

EXHIBIT A

ISSUED

CC-7 V2

STATE OF ILLINOIS
IN THE CIRCUIT COURT OF THE 17TH JUDICIAL CIRCUIT
WINNEBAGO COUNTY

JAMES JOBE et al

Plaintiff

vs.

SPECIALIZED LOAN SERVICING, LLC

Defendant

Case No: 2016-AR-0000109

Amount Claimed: \$ _____

Service to be made

to: SPECIALIZED LOAN SERVICING

208 So. LaSalle Street, Suite 814

Chicago, IL 60604

FILE STAMP

Copy

ARBITRATION CASE SUMMONS

TO THE DEFENDANT SPECIALIZED LOAN SERVICING

YOU ARE HEREBY SUMMONED and required to appear before this court in courtroom
County Courthouse, 400 West State St., Rockford, Illinois at 5/05/16@9:30am Rm 217
to answer the Complaint in this case, a copy of which is hereto attached.

of the Winnebago
20__

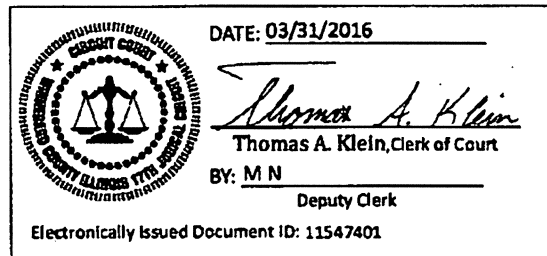
IF YOU FAIL TO DO SO, A JUDGMENT BY DEFAULT MAY BE ENTERED AGAINST YOU FOR THE RELIEF ASKED FOR IN THE COMPLAINT.

TO THE OFFICER:

This summons must be returned by the officer or other person to whom it was given for service, with endorsement of service and fees, if any, immediately after service and not less than three (3) days before the day for appearance. If service cannot be made, this summons shall be returned so endorsed.

This summons may not be served later than thirty (30) days after its date.

(Seal of Court)



Plaintiff's Attorney or Plaintiff,

Name: Rodney W. Kimes

Attorney for: Plaintiff

Address: 542 East Grand Avenue

City/State/Zip: Beloit, WI 53511

Telephone No: 608-365-7702 rkimes@bolgrienlaw.com

Date of Service _____, 20__
(To be inserted by officer on copy left with defendant or other person)

If you have a disability that requires an accommodation to participate in court, please contact the Court
Disability Coordinator at 815-319-4806.

Thomas A. Klein
ELECTRONICALLY FILED

DOC ID: 11547402
CASE NO: 2016-AR-0000109
DATE: 03/31/2016
BY: MN DEPUTY

**STATE OF ILLINOIS
IN THE CIRCUIT COURT OF THE SEVENTEENTH JUDICIAL CI
COUNTY OF WINNEBAGO**

JAMES JOBE and
MARY JOBE,

Plaintiffs,

v.

SPECIALIZED LOAN SERVICING, LLC

Defendant.

Case No: 2016-AR-0000109

COMPLAINT

The above-named Plaintiffs, JAMES JOBE and MARY JOBE, by an through their attorneys BOLGRIEN, KOEPKE, KIMES & LIVINGSTON, LLC, by Rodney W. Kimes, brings this action to secure redress from unlawful credit and collection practices engage in by Defendant, SPECIALIZED LOAN SERVICING, LLC. Plaintiff alleges violation of the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. §1692, *et seq.*

1. James Jobe is at all times material hereto an adult who resides in Winnebago County, Illinois.

2. Mary Jobe is at all times material hereto an adult who resides in Winnebago County, Illinois.

3. Defendant, SPECIALIZED LOAN SERVING LLC, is an organized as a Limited Liability Company with offices at 8742 Lucent Boulevard, Suite 300, Highland Ranch, CO 80129, P. O. Box 631873, Littleton, CO 80163 and 160 Greentree Drive, Suite 101, Dover, DE 19904.

4. SPECIALIZED LOAN SERVING LLC is engaged in the business of using the mails and telephone to collect consumer debts originally.

5. On information and belief, SPECIALIZED LOAN SERVING LLC is a debt collector as defined in the FDCPA.

6. Defendant, SPECIALIZED LOAN SERVING LLC, have been sending monthly statements requesting monthly payments to the Plaintiffs.

7. On November 19, 2015 in the case entitled Deutsche Bank National Trust Company et al. vs. James Jobe et al. the court entered an order regarding no deficiency judgment which is attached hereto as Exhibit A and incorporated herein by reference.

8. Defendants, SPECIALIZED LOAN SERVING LLC, sent statements requesting payments from Plaintiffs as follows: November 18, 2015, December 18, 2015, January 18, 2016, February 18, 2016 and March 18, 2016.

9. In spite of a notification dated December 9, 2015, from the attorneys for the Plaintiffs to the Defendant, SPECIALIZED LOAN SERVING LLC, which is attached hereto as Exhibit B and incorporated herein by reference Defendants continued its collections efforts directly with the Plaintiffs.

10. Again on or about January 13, 2016, the attorneys for the Plaintiffs sent a notification to the Defendant, SPECIALIZED LOAN SERVING LLC, which is attached hereto as Exhibit C and incorporated herein by reference Defendants continued its collections efforts directly with the Plaintiffs.

11. Defendant, SPECIALIZED LOAN SERVING LLC, has continued sending collection notices in the name of the Plaintiff in an attempt to collect a debt.

WHEREFORE, the Court should enter judgment in favor of Plaintiffs and against Defendant for:

A. Statutory and actual damages; and

- B. Attorneys' fees, litigation expenses and costs of suit; and
- C. Such other and further relief as the Court deems proper.

Dated this 30 day of March, 2016.

BOLGRIEN, KOEPKE, KIMES,
LIVINGSTON, LLC
Attorneys for the Plaintiffs, James
Jobe and Mary Jobe

A handwritten signature in black ink, appearing to read 'Rodney W. Kimes', written over a horizontal line.

Rodney W. Kimes #6211305
542 East Grand Avenue
Beloit, WI 53511
(608) 365-7702
rkimes@bolgrienlaw.com

IN THE CIRCUIT COURT OF THE 17TH JUDICIAL CIRCUIT
COUNTY OF WINNEBAGO – STATE OF ILLINOIS

Deutsche Bank National Trust Company,
as Trustee for the Holders of the First Franklin
Mortgage Loan Trust 2005-FF11, Mortgage
Pass-Through Certificates, Series 2005-FF11,

Plaintiff,

James Jobe aka James A. Jobe; Mary Jobe aka
Mary A. Jobe; The City of Rockford; Unknown
Owners and Non-Record Claimants,

Defendants.

No. 14 CH 1057

FILED
Date: 11/19/15
Thomas A. Klein
Clerk of the Circuit Court
Deputy
Winnebago County, IL
COPY

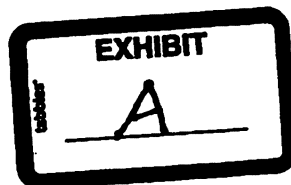
AGREED ORDER

THIS CAUSE coming to be heard on Plaintiff's Motion for Default Order and Petition for Reformation of Mortgage and Plaintiff's Motion for Summary Judgment Against Defendant Mary A. Jobe on Count I of the Complaint to Foreclose Mortgage and for Other Relief, the Court being advised that the parties have come to agreement in principal for a consent foreclosure judgment, the Court with jurisdiction and being otherwise fully apprised in the Premises;

IT IS HEREBY ORDERED, ADJUDGED AND DECREED:

1. Plaintiff's Motion for Default Order and Petition for Reformation of Mortgage and Plaintiff's Motion for Summary Judgment Against Defendant Mary A. Jobe on Count I of the Complaint to Foreclose Mortgage and for Other Relief are WITHDRAWN;

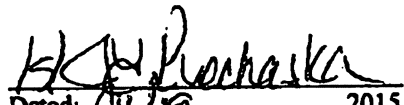
2. On the oral motion of Plaintiff's counsel to voluntarily dismiss Count I of its Complaint pursuant to 735 ILCS 5/2-1009, Count I of Plaintiff's Complaint to Foreclose Mortgage and for Other Relief is hereby voluntarily dismissed without prejudice and without costs to any party;



3. On the oral motion of Larson & Associates, P.C. to withdraw as additional counsel for Plaintiff, the appearance of the law firm of Larson & Associates, P.C. on behalf of Plaintiff Deutsche Bank National Trust Company, as Trustee for the Holders of the First Franklin Mortgage Loan Trust 2005-FF11, Mortgage Pass-Through Certificates, Series 2005-FF11 ("Deutsche Bank") is hereby WITHDRAWN;

4. Deutsche Bank remains represented by Anselmo Lindberg Oliver LLC. The firm's address is 1771 West Diehl Road, Suite 120, Naperville, Illinois 60563

ENTERED:


Dated: Jul 19, 2015

Timothy P. Collins, Esq.
Larson & Associates, P.C.
230 W. Monroe-Suite 2220
Chicago, Illinois 60606
Phone: (312) 422-1900
Fax: (312) 422-1906
Email: tcollins@lnlaw.com
ARDC No.: 6319095

BOLGRIEN, KOEPKE, KIMES & LIVINGSTON, LLC
ATTORNEYS AT LAW
OFFERING LEGAL SERVICES IN WISCONSIN AND ILLINOIS

WILLIAM A. BOLGRIEN
• JAMES J. KOEPKE
• RODNEY W. KIMES
• JEFFREY E. LIVINGSTON

• Licensed to practice law in IL & WI

December 9, 2015

Specialized Loan Serving LLC
8742 Lucent Blvd., Suite 300
Highlands Ranch, CO 80129

Specialized Loan Serving LLC
P O Box 636007
Littleton, CO 80163-6007

RE: *Deutsche Bank et al v. Jobe et al*
Winnebago County Case: 2014 CH 1057
Property Address: 2840 17th Street, Rockford, Illinois 61109
Loan Number: 1006787179

To Whom it May Concern:

I represent James and Mary Jobe in the above captioned cause. Enclosed please find a copy of Notice of Motion, Motion to Amend Complaint on Its Face, Motion to Dismiss Party Defendant, Motion for Entry of Consent Judgment of Foreclosure in regard to the above reference matter.

As you can see my clients do not owe any monies, pursuant to the court's Order. Any further attempts to collect are continued violations of the fair debt collection practices act.

Please do not contact my clients. If you have any questions regarding this matter, you may contact the firm of Anselmo, Lindberg, Oliver LLC.

Thank you.

Sincerely,
Bolgrien, Koepke, Kimes & Livingston, LLC


Rodney W. Kimes

RWK/drc
Enclosures
cc: James & Mary Jobe
Alesia Hillyard



Mortgage Statement
Statement Date: 11/18/15

Լճամեջիկիւնի զլճովի պէտքի խնդր զժողովոյ

Account Number	1006767179
Payment Due Date	12/01/15
Total Amount Due *	\$53,703.98
If payment is received after 12/15/15, \$0.00 late fee will be charged.	

Account Information	
Outstanding Principal	\$73,381.28
Escrow Balance	\$-10,888.82
Partial Payment (Suspense)*	\$0.00
Deferred Principal	\$0.00
Deferred Interest	\$0.00
Other Deferred Amounts	\$0.00
Interest Rate	7.375%
Prepayment Penalty	No

Explanation of Amount Due	
Principal	\$128.68
Interest	\$422.36
Escrow (for Taxes and Insurance)	\$738.41
Optional Product	\$0.00
Regular Monthly Payment	\$1,269.44
Total New Fees Charged	\$80.00
Past Due Amounts	\$62,335.04
Partial Payment (Suspense)*	\$0.00
TOTAL AMOUNT DUE :	\$53,703.98

Date	Description	Total	Interest	Principal	Escrow (for Taxes and Insurance)	Optional Product	Fees/Charges	Partial Payments/Reserves
10/28/15	EXPENSE ADVANCE BILLED PROPERTY PRESERVATION E	\$0.00	0.00	0.00	0.00	0.00	\$0.00	0.00
10/28/15	FEES WAIVED PROP INSPECTION FEE	-6.66	0.00	0.00	0.00	0.00	-6.66	0.00

[illegible]

Important Messages You are currently due for the 08/01/12 payment.

* **Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage. However, if the loan is in foreclosure, unless funds are received pursuant to an agreed upon loss mitigation program, any additional funds received will be returned to you.

⁴ Amount to bring loan current: Please note, if your account is past due, this amount may not include all fees or other amounts necessary to fully reinstate your loan. Please contact SLB at 1-800-303-6069 for a full reinstatement quote.

"Delinquency Mother"

If You Are Experiencing Financial Difficulty: You may contact the U.S. Department of Housing and Urban Development (HUD) for a list of homeownership counselors or counseling organizations in your area, call 1-800-688-4267 or go to <http://www.hud.gov/offices/hudshhc/office.htm>

You are late on your mortgage payments. Failure to bring your loan current may result in loss and foreclosure - the loss of your home. As of November 18, 2015 you are 1204 days delinquent on your mortgage loan. Your loan is in foreclosure, the first notice or first legal filing has been completed on your loan.

Recent Account History

- Past due amount as of 08/01/16: \$37,843.74
- Payment due 07/01/16: Amount Due \$1,288.94
- Payment due 08/01/16: Amount Due \$1,288.94
- Payment due 09/01/16: Amount Due \$1,288.94
- Payment due 10/01/16: Amount Due \$1,288.94
- Payment due 11/01/16: Amount Due \$1,288.94
- 12/01/16: Current Payment Due \$1,288.94
- Total Unpaid Fees, Charges, and Unallocated Escrow Amount: \$8,526.50
- Total \$93,703.96 due. You must pay this amount to bring your loan current.⁶

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION AND DISCLOSURES.

MONTHLY PAYMENT NOTICE

SPECIALIZED LOAN SERVICING LLC
P O BOX 630007
LITTLETON, CO 80169-6007

☐ Check if your address has changed and fill out form on reverse side, signature required.

LOAN NUMBER: 1008787179
DATE: 11/18/16

2840 17TH ST
ROCKFORD IL 61109

Please contact SLB at 1-800-308-6089 for a full reinstatement quote.

SPECIALIZED LOAN SERVICING LLC
P O BOX 636007
LITTLETON CO 80163-6007

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100678717990001288940001288940053703983

CONTACT INFORMATION

Page 2 of 2

Specialized Loan Servicing LLC P.O. Box 68008 Littleton, CO 80133 Gen Fax: 1-720-341-7216 Payoff Fax: 1-720-341-7257	All Loan Payments: Specialized Loan Servicing LLC P.O. Box 68008 Littleton, CO 80133 Gen Fax: 1-720-341-7216 Payoff Fax: 1-720-341-7257	Overnight Mail Payments: Specialized Loan Servicing LLC 6742 Lowell Blvd., Ste 300 Highlands Ranch, CO 80129	StrongFirst Payments: Specialized Loan Servicing LLC Rushlee Circle 9114 Rushlee, CO 80131	Western Union Payments: Specialized Loan Servicing LLC Cable City: PNYBLS State: CO	Insurance Information: Specialized Loan Servicing LLC P.O. Box 68008 Littleton, CO 80133 Gen Fax: 1-800-441-4145 Fax: 1-720-341-7257	Your Information: Specialized Loan Servicing LLC P.O. Box 68008 FL Work, TX 78131-4008 Gen Fax: 1-800-441-4145 Fax: 1-720-341-7257
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LEGAL DISCLOSURES

SPECIALIZED LOAN SERVICING LLC IS REQUIRED BY FEDERAL LAW TO ADVISE YOU THAT THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

BANKRUPTCY NOTICE: IF YOU ARE A CUSTOMER IN BANKRUPTCY OR A CUSTOMER WHO HAS RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT: PLEASE BE ADVISED THAT THIS NOTICE IS TO ADVISE YOU OF THE STATUS OF YOUR MORTGAGE LOAN. THIS NOTICE CONSTITUTES NEITHER A DEMAND FOR PAYMENT NOR A NOTICE OF PERSONAL LIABILITY TO ANY RECIPIENT HEREOF, WHO MIGHT HAVE RECEIVED A DISCHARGE OF SUCH DEBT IN ACCORDANCE WITH APPLICABLE BANKRUPTCY LAWS OR WHO MIGHT BE SUBJECT TO THE AUTOMATIC STAY OF SECTION 362 OF THE UNITED STATES BANKRUPTCY CODE. HOWEVER, IT MAY BE A NOTICE OF POSSIBLE ENFORCEMENT OF THE LOAN AGAINST THE COLLATERAL PROPERTY, WHICH HAD NOT BEEN DISCHARGED IN YOUR BANKRUPTCY. IF YOU HAVE QUESTIONS, PLEASE CONTACT US AT 1-800-308-6057.

MA CUSTOMERS ONLY: NOTICE OF IMPORTANT RIGHTS: You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten days unless you provide written confirmation of the request postmarked or delivered within seven days of such request. You may terminate this request by writing to the debt collector.

NY CUSTOMERS ONLY: Specialized Loan Servicing LLC ("SLS") is regulated with the New York State Department of Financial Services, Mortgage Servicing Registration #2198. YOU MAY FILE A COMPLAINT ABOUT SLS WITH THE NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES. YOU MAY OBTAIN FURTHER INFORMATION FROM THE NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES BY CALLING THE DEPARTMENT'S CONSUMER ASSISTANCE UNIT AT 1-800-348-5726 OR BY VISITING THE DEPARTMENT'S WEBSITE AT www.dfs.ny.gov. You may contact SLS at 1-800-894-7888 to access a live person helpline to answer inquiries and resolve or help resolve complaints. Additionally, you may email your written inquiry or complaint to SLS at SLS@sls.com.

TX CUSTOMERS ONLY: COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 3801 NORTH LAMAR, SUITE 301, AUSTIN TX 78701. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-8886. A completed form and instructions may be downloaded and printed from the Department's website located at www.saml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at complaints@saml.texas.gov.

CREDIT REPORTING: As required by law, we may provide information to credit bureaus about on-time payments, delinquency, late payment or default on your account and this may be included on your credit report.

REGULATORY ACTION AND REMEDIES FOR INFORMATION: Borrowers have certain rights under Federal law related to receiving notice and requesting information about their account. You may learn more about your rights by contacting Specialized Loan Servicing LLC at 1-800-318-4767 or you may visit our website at www.sls.com. For additional information about our new resolution procedures and requests for information, notices of error and requests for information may be sent to P.O. Box 63008, Littleton, CO 80133.

FOR DISCLOSURE: Information regarding how Specialized Loan Servicing LLC may charge for certain services is available on our website at www.sls.com or by calling our Customer Care Center at 1-800-318-4767.

PAYMENT OPTIONS & NOTICES**REGULAR PAYMENT INSTRUCTIONS:**

Payments received at an SLS location on a business day prior to 5:00 p.m. ET and in proper form will be effective dated as of the date of receipt.

Avoid Delays in Payment Processing:

- Always mail the payment in proper form. Proper form includes submitting your payment with the attached coupon, in the window envelope provided, and writing your account number on the check. Failure to do any of these steps may delay the posting of the payment.
- DO NOT SEND CASH.**
- Do not send correspondence with your payment. Send all correspondence to Specialized Loan Servicing LLC PO Box 63008, Littleton, CO 80133-4008.
- In the event that you do not receive your monthly billing statement, **PLEASE DO NOT DELAY PAYMENT.** Write your account number on the check and mail it to the payment address provided on this statement. Payments must be sent in proper form to avoid a delay in processing.

PAYMENT OPTIONS:

- Western Union's automated service allows you to make your payment electronically with one of our customer care associates, the automated service system, or via our website. Western Union may charge a convenience fee for this service. Please contact Specialized Loan Servicing LLC between the hours of 6:00 a.m. and 6:00 p.m. MT, Monday through Friday, or by going to our website www.sls.com.
- Payments sent via certified mail or overnight mail must be sent to the overnight address above. Failure to do so may result in a delay of posting.

IMPORTANT INFORMATION FOR CUSTOMERS PAYING BY CHECK: When you pay your bill by check, you authorize us to electronically process your payment. If your check is processed electronically, your checking account may be debited on the same day we receive the check and it will not be returned with your checking account statement. This authorization applies to all checks received during the 10-day cycle upon it is paid by electronic debits. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other loan.

LOAN PAYOFF: The information on the back of this statement cannot be used for payoff purposes. All requests for payoff information may be made by calling 1-800-318-4767, by faxing your request to 1-720-341-7257 or by sending your request to Specialized Loan Servicing LLC PO Box 63008, Littleton, CO 80133-4008. Please be advised that there may be a fee for preparation and delivery of a payoff statement, which may vary according to state law. All requests must accompany the customer's authorization. Please allow 5 business days for processing, unless otherwise indicated by applicable law.

RESTATEMENT QUOTE: The information on the front of this statement cannot be used for restatement of the loan. All requests for a restatement quote may be made by calling 1-800-308-6057, by faxing your request to 1-720-341-7257 or by sending your request to Specialized Loan Servicing LLC PO Box 63008, Littleton, CO 80133-4008.

REVERSAL INFORMATION: The information on this statement is subject to reversal of certain amounts until that same date is received by your bank.

IMPORTANT INSURANCE INFORMATION

INSURANCE INFORMATION: The terms of your mortgage loan require that you maintain insurance coverage for at least the amount of the outstanding balance of your loan or 100% of the insurable value of the improvements. If you do not provide evidence of insurance, we may have to place coverage with an agent of our choice to protect our security interest. Any insurance consequences shall be forwarded immediately to SLS Insurance Department, at PO Box 63008, Littleton, CO 80133. If you wish to make a mid-term insurance policy substitution, you are responsible for ensuring the previous policy and paying the new carrier. You must send SLS Insurance Department a copy of the cancellation notice for the prior policy, a copy of the new policy with the appropriate mortgage clause and a paid receipt for the first year's premium. We encourage you to contact your insurance company immediately to verify that your policy reflects Specialized Loan Servicing LLC as your new loan servicer. Your mortgage clause must read as follows: "Specialized Loan Servicing LLC, its successors and/or assigns." Please also provide your insurance agent with your new account number and Specialized Loan Servicing LLC Insurance address of PO Box 63008, Littleton, CO 80133.

IMPORTANT ESCROW INFORMATION

ESCROW: Your monthly loan payment may include an amount to be deposited into an escrow or impound account from which we pay the insurance under loan. We may review this account during the first 12 months to ensure that our monthly payment to this account is appropriate. If Specialized Loan Servicing LLC is maintaining an account on your behalf, please carefully read the information listed below.

TAX INFORMATION: Please immediately forward any properly tax bill sent to you in Specialized Loan Servicing LLC Tax Department at the address listed above, so that you can avoid penalties incurred by late tax payments.

ESCROW ANALYSIS: Specialized Loan Servicing LLC performs an annual escrow analysis, which may result in a payment adjustment.

CHANGE OF ADDRESS

Check the appropriate box: ☐ Change of Mailing Address ☐ Change of Telephone Number

Borrower's Name: _____

Borrower's New Address: _____

Borrower's Telephone Number: Home: (_____) _____

Work: (_____) _____

Loan Number: _____

Signature Required: _____

F13100351 SLS

IN THE CIRCUIT COURT OF THE 17TH JUDICIAL CIRCUIT
WINNEBAGO COUNTY- ROCKFORD, ILLINOIS

Deutsche Bank National Trust Company, as Trustee
for the Holders of the First Franklin Mortgage Loan
Trust 2005-FF11, Mortgage Pass-Through
Certificates, Series 2005-FF11

Plaintiff,

vs.

James Jobe aka James A. Jobe; The City of
Rockford; Mary Jobe aka Mary A. Jobe; Unknown
Owners and Non-Record Claimants

Defendants.

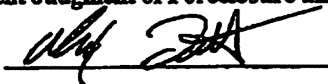
CASE NO. 14 CH 1057

2840 17th Street, Rockford, Illinois 61109

NOTICE OF MOTION

To: Attached Service List

On December 11, 2015, at 8:30am or as soon thereafter as counsel may be heard, I shall appear before the Honorable Judge Prochaska or any judge sitting in his/her stead, in the courtroom usually occupied by him/her in Room 426 at the Winnebago County Courthouse, 400 West State Street, Rockford, IL 61101 and move to present the enclosed motions and request a hearing instant: Motion to Amend on its Face, Motion to Dismiss Party Defendant, Motion for Entry of Consent Judgment of Foreclosure, Consent Judgment of Foreclosure and Order of Sale.



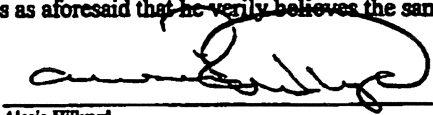
Alexander J. Toth
Attorney-at-Law, ARDC No. 6317208
Anselmo Lindberg Oliver LLC

PROOF OF SERVICE BY MAIL

THE UNDERSIGNED, being first duly sworn on oath, deposes and says that he/she caused to be served by mail a copy of this notice and referenced documents to the above named party(s) at the above named address(es) by depositing the same in the U.S. Mail at Naperville, IL 60566, with postage prepaid, on Dec 1 2015 before 5:00 PM.

VERIFICATION BY CERTIFICATION

Under penalties as provided by law pursuant to Section 1-109 of the Code of Civil Procedure, the undersigned certifies that the statements set forth in this instrument are true and correct, except as to matters therein stated to be on information and belief and as to such matters the undersigned certifies as aforesaid that he verily believes the same to be true.



Alesia Hillyard

ANSELMO LINDBERG OLIVER LLC

1771 W. Diehl Rd., Ste 120

Naperville, IL 60563-4947

630-453-6960 866-402-8661

630-428-4620 (fax)

Attorney No. Cook 58852, DuPage 293191, Kane 031-26104,

Peoria 1794, Winnebago 3802, IL 03126232

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, YOU ARE ADVISED THAT ANSELMO LINDBERG OLIVER LLC IS DEEMED TO BE A DEBT COLLECTOR FOR ITS RESPECTIVE CLIENTS AND ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

SERVICE LIST
CASE NO. 14 CH 1057

Winnebago County
Attention: Circuit Clerk
400 West State Street
Rockford, IL 61101

James Jobe aka James A. Jobe
1772 Leonard Road
Rockford, IL 61109

The City of Rockford
425 East State Street
Rockford, IL 61104

Mary Jobe aka Mary A. Jobe
1772 Leonard Road
Rockford, IL 61109

F13100351

**IN THE CIRCUIT COURT OF THE 17TH JUDICIAL CIRCUIT
WINNEBAGO COUNTY- ROCKFORD, ILLINOIS**

Deutsche Bank National Trust Company, as Trustee
for the Holders of the First Franklin Mortgage Loan
Trust 2005-FF11, Mortgage Pass-Through
Certificates, Series 2005-FF11

Plaintiff,

vs.

James Jobe aka James A. Jobe; The City of
Rockford; Mary Jobe aka Mary A. Jobe; Unknown
Owners and Non-Record Claimants

Defendants.

CASE NO. 14 CH 1057

2840 17th Street, Rockford, Illinois 61109

MOTION TO AMEND COMPLAINT ON ITS FACE

NOW COMES the Plaintiff, Deutsche Bank National Trust Company, as Trustee for the Holders of the First Franklin Mortgage Loan Trust 2005-FF11, Mortgage Pass-Through Certificates, Series 2005-FF11, by and through its attorneys, ANSELMO LINDBERG OLIVER LLC, and moves this Honorable Court to amend the complaint on its face. In further support thereof, Plaintiff states as follows:

1. Plaintiff filed the above action listing Deutsche Bank National Trust Company, as Trustee for the Holders of the First Franklin Mortgage Loan Trust 2005-FF11, Mortgage Pass-Through Certificates, Series 2005-FF11 as the plaintiff.
2. That the correct plaintiff at the time the lawsuit was filed should have been Deutsche Bank National Trust Company, as Trustee for FFMLT Trust 2005-FF11, Mortgage Pass-Through Certificates, Series 2005-FF11 who is the current holder of the Note and Mortgage being foreclosed.

WHEREFORE, the Plaintiff prays as follows:

1. That this Court amends the Complaint on its face to reflect Deutsche Bank National Trust Company, as Trustee for FFMLT Trust 2005-FF11, Mortgage Pass-Through Certificates, Series 2005-FF11 as the proper party plaintiff herein.
2. For such other and further relief as this Court deems just.

ANSELMO LINDBERG OLIVER LLC

1771 W. Diehl Rd., Ste 120
Naperville, IL 60563-4947
630-453-6960 866-402-8661
630-428-4620 (fax)

Attorney No. Cook 58852, DuPage 293191, Kane 031-26104,
Pocahontas 1794, Winnebago 3802, IL 03126232

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, YOU ARE ADVISED THAT ANSELMO LINDBERG OLIVER LLC IS DEEMED TO BE A DEBT COLLECTOR FOR ITS RESPECTIVE CLIENTS AND ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.


One of the Plaintiff's Attorneys

Alexander J. Toth
Attorney-at-Law, ARDC No. 6317208
Anselmo Lindberg Oliver LLC

F13100351 SLS

**IN THE CIRCUIT COURT OF THE 17TH JUDICIAL CIRCUIT
WINNEBAGO COUNTY—ROCKFORD, ILLINOIS**

Deutsche Bank National Trust Company, as
Trustee for FFMLT Trust 2005-FF11,
Mortgage Pass-Through Certificates, Series
2005-FF11

Plaintiff,

vs.

James Jobe aka James A. Jobe; The City of
Rockford; Mary Jobe aka Mary A. Jobe;
Unknown Owners and Non-Record Claimants

Defendants.

CASE NO. 14 CH 1057

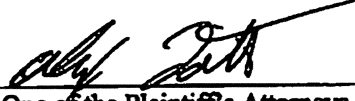
2840 17th Street, Rockford, Illinois 61109

MOTION TO DISMISS PARTY DEFENDANT

NOW COMES the Plaintiff, Deutsche Bank National Trust Company, as Trustee for FFMLT Trust 2005-FF11, Mortgage Pass-Through Certificates, Series 2005-FF11, by and through its attorneys, ANSELMO LINDBERG OLIVER LLC, and moves this Honorable Court to dismiss UNKNOWN OWNERS AND NON-RECORD CLAIMANTS, as party Defendant.

WHEREFORE the Plaintiff, Deutsche Bank National Trust Company, as Trustee for FFMLT Trust 2005-FF11, Mortgage Pass-Through Certificates, Series 2005-FF11, moves this Honorable Court to dismiss UNKNOWN OWNERS AND NON-RECORD CLAIMANTS, as party defendant.

ANSELMO LINDBERG OLIVER LLC
1771 W. Diehl Rd., Ste 120
Naperville, IL 60563-4947
630-453-6960 866-402-8661
630-428-4620 (fax)
Attorney No. Cook 58852, DuPage 293191, Kane 031-26104,
Peoria 1794, Winnebago 3802, IL 03126232


One of the Plaintiff's Attorneys

Alexander J. Toth
Attorney-at-Law, ARDC No. 6317
Anselmo Lindberg Oliver LLC

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, YOU ARE ADVISED THAT ANSELMO LINDBERG OLIVER LLC IS DEEMED TO BE A DEBT COLLECTOR FOR ITS RESPECTIVE CLIENTS AND ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

F13100351 SLS

**IN THE CIRCUIT COURT OF THE 17TH JUDICIAL CIRCUIT
WINNEBAGO COUNTY—ROCKFORD, ILLINOIS**

Deutsche Bank National Trust Company, as
Trustee for FFMLT Trust 2005-FF11,
Mortgage Pass-Through Certificates, Series
2005-FF11

Plaintiff,

vs.

James Jobe aka James A. Jobe; The City of
Rockford; Mary Jobe aka Mary A. Jobe;
Unknown Owners and Non-Record Claimants

Defendants.

CASE NO. 14 CH 1057

2840 17th Street, Rockford, Illinois 61109

MOTION FOR ENTRY OF CONSENT JUDGMENT OF FORECLOSURE

NOW COMES the Plaintiff, Deutsche Bank National Trust Company, as Trustee for FFMLT Trust 2005-FF11, Mortgage Pass-Through Certificates, Series 2005-FF11, by and through its attorneys, Anselmo Lindberg Oliver LLC, and in support of its Motion for the Entry of Consent Judgment of Foreclosure pursuant to 735 ILCS 5/15-1402 states as follows:

1. Plaintiff filed its Complaint to Foreclose the subject mortgage on the property commonly known as 2840 17th Street, Rockford, Illinois 61109.
2. Pursuant to conversations between Plaintiff's counsel and Defense counsel, it has been deemed to be in the best interest of all parties to enter into a Consent Judgment of Foreclosure to settle and resolve any and all outstanding issues.
3. That pursuant to 735 ILCS 5/15-1402, Plaintiff has offered to the Defendant mortgagor a Consent Judgment of Foreclosure which shall be entered herein, waiving any and all rights to a personal judgment for deficiency against the mortgagor(s) and any other person(s) liable for payment of the indebtedness, and stipulating that the entry of said Consent Judgment shall operate as satisfaction of the mortgage indebtedness and will vest absolute title to the subject real estate in Plaintiff.
4. That this offer has been reaffirmed pursuant to this Motion with Notice to all parties named in these mortgage foreclosure proceedings notwithstanding any failures to appear and/or otherwise plead.

WHEREFORE, pursuant to 735 ILCS 5/15-1402, Plaintiff respectfully requests this Court grant this motion for entry of a Consent Judgment of Foreclosure which will have the effect of conveying clear and absolute title to the property to Plaintiff.

Respectfully submitted,



One of the Plaintiff's Attorneys

ANSELMO LINDBERG OLIVER LLC
1771 W. Diehl Rd., Ste 120
Naperville, IL 60563-4947
630-453-6960 866-402-8661
630-428-4620 (fax)
Attorney No. Cook 58852, DuPage 293191, Kane 031-26104,
Peoria 1794, Winnebago 3802, IL 03126232

Alexander J. Toth
Attorney-at-Law, ARDC No. 6317208
Anselmo Lindberg Oliver LLC

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F13100351 SLS

IN THE CIRCUIT COURT OF THE 17TH JUDICIAL CIRCUIT
WINNEBAGO COUNTY—ROCKFORD, ILLINOIS

Deutsche Bank National Trust Company, as
Trustee for FFMLT Trust 2005-FF11,
Mortgage Pass-Through Certificates, Series
2005-FF11

Plaintiff,

vs.

James Jobe aka James A. Jobe; The City of
Rockford; Mary Jobe aka Mary A. Jobe;
Unknown Owners and Non-Record Claimants

Defendants.

CASE NO. 14 CH 1057

2840 17th Street, Rockford, Illinois 61109

STIPULATION TO ENTRY OF CONSENT JUDGMENT

James Jobe & Mary Jobe, being first duly sworn on oath state as follows:

1. That I am the mortgagor Defendant in the above entitled action.
2. That I have been advised of the ramifications and effect of the entry of a Consent Judgment of Foreclosure.
3. That I have reviewed the allegations of Plaintiff's Complaint to Foreclose Mortgage, and do hereby stipulate to those allegations.
4. That I acknowledge the entry of the Consent Judgment of Foreclosure will have the effect of conveying clear and absolute title to the Plaintiff herein and will also terminate all my interests and rights to ownership, reinstatement, redemption, and rights to possession.
5. That I understand the entry of Consent Judgment of Foreclosure and conveyance of the subject property will satisfy the indebtedness under the subject Note and Mortgage.
6. That no personal deficiency judgment may be entered against me in these proceedings and that I will have no further liability under the subject Note indebtedness.
7. That I agree to surrender possession and vacate the subject property no later than the date of entry of the Consent Judgment of Foreclosure.

8. That the subject property has not suffered any damage beyond ordinary wear and tear, none of the appliances have been removed from the premises and they will all remain after I vacate the property, and that I agree to leave the property locked, secured, and in broom-swept condition.
9. The ramifications of such actions have been explained to me and I do hereby expressly consent to the entry of the Judgment of Foreclosure by Consent pursuant to 735 ILCS 5/15-1402.
10. I am aware the entry of this Consent Judgment of Foreclosure will conclude these foreclosure proceedings. I have already considered other loss mitigation alternatives and/or I am not interested in pursuing any such alternatives as I am satisfied with the outcome of this consent judgment agreement.

James D. Fobe
Mortgagor

10-16-15
Date

Mary Grace John
Mortgagor

10/16/15
Date

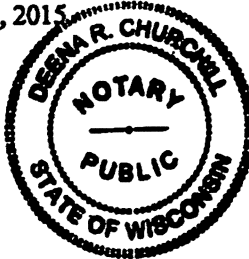
Mortgagor

Date

Subscribed and Sworn to/Affirmed before me

this 16th day of October, 2015

Deena R. Churchill
Notary Public 9-24-19



ANSELMO LINDBERG OLIVER LLC

1771 W. Diehl Rd., Ste 120

Naperville, IL 60563-4947

630-453-6960 866-402-8661

630-428-4620 (fax)

Attorney No. Cook 58852, DuPage 293191, Kane 031-26104,

Peoria 1794, Winnebago 3802, IL 03126232

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FI3100351 SLS

IN THE CIRCUIT COURT OF THE 17TH JUDICIAL CIRCUIT
WINNEBAGO COUNTY—ROCKFORD, ILLINOIS

Deutsche Bank National Trust Company, as
Trustee for FFMLT Trust 2005-FF11,
Mortgage Pass-Through Certificates, Series
2005-FF11

Plaintiff,

vs.

James Jobe aka James A. Jobe; The City of
Rockford; Mary Jobe aka Mary A. Jobe;
Unknown Owners and Non-Record Claimants

Defendants.

CASE NO. 14 CH 1057

2840 17th Street, Rockford, Illinois 61109

STIPULATION TO ENTRY OF CONSENT JUDGMENT

I, James A. Jobe, being first duly sworn on oath state as follows:

1. That I am the mortgagor Defendant in the above entitled action.
2. That I have been advised of the ramifications and effect of the entry of a Consent Judgment of Foreclosure.
3. That I have reviewed the allegations of Plaintiff's Complaint to Foreclose Mortgage, and do hereby stipulate to those allegations.
4. That I acknowledge the entry of the Consent Judgment of Foreclosure will have the effect of conveying clear and absolute title to the Plaintiff herein and will also terminate all my interests and rights to ownership, reinstatement, redemption, and rights to possession.
5. That I understand the entry of Consent Judgment of Foreclosure and conveyance of the subject property will satisfy the indebtedness under the subject Note and Mortgage.
6. That no personal deficiency judgment may be entered against me in these proceedings and that I will have no further liability under the subject Note indebtedness.
7. That I agree to surrender possession and vacate the subject property no later than the date of entry of the Consent Judgment of Foreclosure.

8. That the subject property has not suffered any damage beyond ordinary wear and tear, none of the appliances have been removed from the premises and they will all remain after I vacate the property, and that I agree to leave the property locked, secured, and in broom-swept condition.
9. The ramifications of such actions have been explained to me and I do hereby expressly consent to the entry of the Judgment of Foreclosure by Consent pursuant to 735 ILCS 5/15-1402.
10. I am aware the entry of this Consent Judgment of Foreclosure will conclude these foreclosure proceedings. I have already considered other loss mitigation alternatives and/or I am not interested in pursuing any such alternatives as I am satisfied with the outcome of this consent judgment agreement.

[Signature]
Mortgagor

10-16-15
Date

Mortgagor

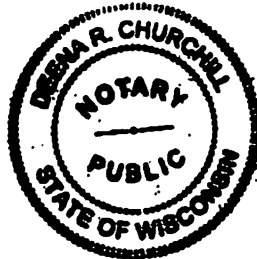
Date

Mortgagor

Date

Subscribed and Sworn to/Affirmed before me
this 16 day of October, 2015.

[Signature]
Notary Public 9-24-19



ANSELMO LINDBERG OLIVER LLC
1771 W. Diehl Rd., Ste 120
Naperville, IL 60563-4947
630-453-6960 866-402-8661
630-428-4620 (fax)
Attorney No. Cook 58852, DuPage 293191, Kane 031-26104,
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F13100351 SLS

**IN THE CIRCUIT COURT OF THE 17TH JUDICIAL CIRCUIT
WINNEBAGO COUNTY—ROCKFORD, ILLINOIS**

Deutsche Bank National Trust Company, as
Trustee for FFMLT Trust 2005-FF11,
Mortgage Pass-Through Certificates, Series
2005-FF11

Plaintiff,

vs.

James Jobe aka James A. Jobe; The City of
Rockford; Mary Jobe aka Mary A. Jobe;
Unknown Owners and Non-Record Claimants

Defendants.

CASE NO. 14 CH 1057

2840 17th Street, Rockford, Illinois 61109

STIPULATION TO ENTRY OF CONSENT JUDGMENT

I, Mary A. Jobe, being first duly sworn on oath state as follows:

1. That I am the mortgagor Defendant in the above entitled action.
2. That I have been advised of the ramifications and effect of the entry of a Consent Judgment of Foreclosure.
3. That I have reviewed the allegations of Plaintiff's Complaint to Foreclose Mortgage, and do hereby stipulate to those allegations.
4. That I acknowledge the entry of the Consent Judgment of Foreclosure will have the effect of conveying clear and absolute title to the Plaintiff herein and will also terminate all my interests and rights to ownership, reinstatement, redemption, and rights to possession.
5. That I understand the entry of Consent Judgment of Foreclosure and conveyance of the subject property will satisfy the indebtedness under the subject Note and Mortgage.
6. That no personal deficiency judgment may be entered against me in these proceedings and that I will have no further liability under the subject Note indebtedness.
7. That I agree to surrender possession and vacate the subject property no later than the date of entry of the Consent Judgment of Foreclosure.

8. That the subject property has not suffered any damage beyond ordinary wear and tear, none of the appliances have been removed from the premises and they will all remain after I vacate the property, and that I agree to leave the property locked, secured, and in broom-swept condition.
9. The ramifications of such actions have been explained to me and I do hereby expressly consent to the entry of the Judgment of Foreclosure by Consent pursuant to 735 ILCS 5/15-1402.
10. I am aware the entry of this Consent Judgment of Foreclosure will conclude these foreclosure proceedings. I have already considered other loss mitigation alternatives and/or I am not interested in pursuing any such alternatives as I am satisfied with the outcome of this consent judgment agreement.

Mary Ann John
Mortgagor

10/16/15
Date

Mortgagor

Date

Mortgagor

Date

Subscribed and Sworn to/Affirmed before me

this 16th day of October

Deena R. Churchill
Notary Public 9-24-19



ANSELMO LINDBERG OLIVER LLC
1771 W. Diehl Rd., Ste 120
Naperville, IL 60563-4947
630-453-6960 866-402-8661
630-428-4620 (fax)
Attorney No. Cook 58852, DuPage 293191, Kane 031-26104,
Peoria 1794, Winnebago 3802, IL 03126232

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BOLGRIEN, KOEPKE, KIMES & LIVINGSTON, LLC
ATTORNEYS AT LAW
OFFERING LEGAL SERVICES IN WISCONSIN AND ILLINOIS

WILLIAM A. BOLGRIEN
• JAMES J. KOEPKE
• RODNEY W. KIMES
• JEFFREY E. LIVINGSTON

* Licensed to practice law in IL & WI

January 13, 2016

Via Facsimile: 720-241-7218 & 678-475-8763

& Regular Mail

Specialized Loan Serving LLC
8742 Lucent Blvd., Suite 300
Highlands Ranch, CO 80129

Specialized Loan Serving LLC
P O Box 636007
Littleton, CO 80163-6007

RE: *Deutsche Bank et al v. Jobe et al*
Winnebago County Case: 2014 CH 1057
Property Address: 2840 17th Street, Rockford, Illinois 61109
Loan Number: 1006787179

To Whom it May Concern:

As you know I represent James and Mary Jobe in the above captioned cause. I attempted to contact you today in an effort to avoid this letter and any further damages that you may be responsible for regarding your violations of the fair debt collection practices act.

To help you review what has transpired to date, I am enclosing the letter sent to you on December 9, 2015 and its enclosures, your letters dated December 21, 2015, December 24, 2015, December 29, 2015 and January 8, 2016.

I initially contacted your office after receiving the first correspondence after my letter dated December 9, 2015 but was hung up on. I was hopeful to discuss the contents of my December 9, 2015 letter. If you would have read the December 9, 2015 letter as you said you did you would have not sent the correspondence on December 21, 2015 to my client at his address. I again contacted your office today to discuss the above correspondence and was told by Joshua (Teller #19343) and Marlene (Teller #13611) that they could not discuss the matter with me because I did not have the last four of the social security number of Mr. Jobe. I tried to explain that this position was inconsistent in that the documents I was calling about were being sent directly to me, Mr. Jobe's attorney. After voicing my frustrations with your company's policy I asked to speak with your legal department but that request was denied.

542 East Grand Avenue, Beloit, Wisconsin 53511
Phone: (608) 365-7702 / (815) 389-6500 / (815) 389-4099 / Fax: (608) 365-3263

EXHIBIT

tabular

C

Page Two
Specialized Loan Serving LLC
January 13, 2016

In the spirit of compromise please send a check made payable to James Jobe in the amount of \$750.00 to resolve your violations of the fair debt collection practices act.

Thank you.

Sincerely,
Bolgrien, Koepke, Kimes & Livingston, LLC



Rodney W. Kimes

RWK/drc
Enclosures
cc: James & Mary Jobe
Alesia Hillyard

BOLGRIEN, KOEPKE, KIMES & LIVINGSTON, LLC
ATTORNEYS AT LAW
OFFERING LEGAL SERVICES IN WISCONSIN AND ILLINOIS

WILLIAM A. BOLGRIEN
• JAMES J. KOEPKE
• RODNEY W. KIMES
• JEFFREY E. LIVINGSTON

• Licensed to practice law in IL & WI

December 9, 2015

Specialized Loan Serving LLC
8742 Lucent Blvd., Suite 300
Highlands Ranch, CO 80129

Specialized Loan Serving LLC
P O Box 636007
Littleton, CO 80163-6007

RE: *Deutsche Bank et al v. Jobe et al*
Winnebago County Case: 2014 CH 1057
Property Address: 2840 17th Street, Rockford, Illinois 61109
Loan Number: 1006787179

To Whom it May Concern:

I represent James and Mary Jobe in the above captioned cause. Enclosed please find a copy of Notice of Motion, Motion to Amend Complaint on Its Face, Motion to Dismiss Party Defendant, Motion for Entry of Consent Judgment of Foreclosure in regard to the above reference matter.

As you can see my clients do not owe any monies, pursuant to the court's Order. Any further attempts to collect are continued violations of the fair debt collection practices act.

Please do not contact my clients. If you have any questions regarding this matter, you may contact the firm of Anselmo, Lindberg, Oliver LLC.

Thank you.

Sincerely,
Bolgrien, Koepke, Kimes & Livingston, LLC


Rodney W. Kimes

RWK/drc
Enclosures
cc: James & Mary Jobe
Alesia Hillyard



SCANNED

F13100351 SLS

IN THE CIRCUIT COURT OF THE 17TH JUDICIAL CIRCUIT
WINNEBAGO COUNTY- ROCKFORD, ILLINOIS

Deutsche Bank National Trust Company, as Trustee
for the Holders of the First Franklin Mortgage Loan
Trust 2005-FF11, Mortgage Pass-Through
Certificates, Series 2005-FF11

Plaintiff,

vs.

James Jobe aka James A. Jobe; The City of
Rockford; Mary Jobe aka Mary A. Jobe; Unknown
Owners and Non-Record Claimants

Defendants.

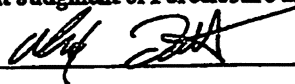
CASE NO. 14 CH 1057

2840 17th Street, Rockford, Illinois 61109

NOTICE OF MOTION

To: Attached Service List

On December 11, 2015, at 8:30am or as soon thereafter as counsel may be heard, I shall appear before the Honorable Judge Prochaska or any judge sitting in his/her stead, in the courtroom usually occupied by him/her in Room 426 at the Winnebago County Courthouse, 400 West State Street, Rockford, IL 61101 and move to present the enclosed motions and request a hearing instantler. Motion to Amend on its Face, Motion to Dismiss Party Defendant, Motion for Entry of Consent Judgment of Foreclosure, Consent Judgment of Foreclosure and Order of Sale.



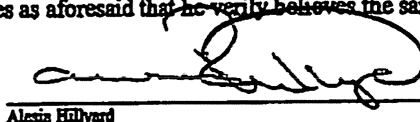
Alexander J. Toth
Attorney-at-Law, ARDC No. 6317208
Anselmo Lindberg Oliver LLC

PROOF OF SERVICE BY MAIL

THE UNDERSIGNED, being first duly sworn on oath, deposes and says that he/she caused to be served by mail a copy of this notice and referenced documents to the above named party(s) at the above named address(es) by depositing the same in the U.S. Mail at Naperville, IL 60566, with postage prepaid, on Dec 1 2015 before 5:00 PM.

VERIFICATION BY CERTIFICATION

Under penalties as provided by law pursuant to Section 1-109 of the Code of Civil Procedure, the undersigned certifies that the statements set forth in this instrument are true and correct, except as to matters therein stated to be on information and belief and as to such matters the undersigned certifies as aforesaid that he verily believes the same to be true.



Alexis Hilliard

ANSELMO LINDBERG OLIVER LLC

1771 W. Diehl Rd., Ste 120

Naperville, IL 60563-4947

630-453-6960 866-402-8661

630-428-4620 (fax)

Attorney No. Cook 58852, DuPage 293191, Kane 031-26104,

Peoria 1794, Winnebago 3802, IL 03126232

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, YOU ARE ADVISED THAT ANSELMO LINDBERG OLIVER LLC IS DEEMED TO BE A DEBT COLLECTOR FOR ITS RESPECTIVE CLIENTS AND ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

SERVICE LIST
CASE NO. 14 CH 1057

Winnebago County
Attention: Circuit Clerk
400 West State Street
Rockford, IL 61101

James Jobe aka James A. Jobe
1772 Leonard Road
Rockford, IL 61109

The City of Rockford
425 East State Street
Rockford, IL 61104

Mary Jobe aka Mary A. Jobe
1772 Leonard Road
Rockford, IL 61109

F13100351

IN THE CIRCUIT COURT OF THE 17TH JUDICIAL CIRCUIT
WINNEBAGO COUNTY- ROCKFORD, ILLINOIS

Deutsche Bank National Trust Company, as Trustee
for the Holders of the First Franklin Mortgage Loan
Trust 2005-FF11, Mortgage Pass-Through
Certificates, Series 2005-FF11

Plaintiff,

vs.

James Jobe aka James A. Jobe; The City of
Rockford; Mary Jobe aka Mary A. Jobe; Unknown
Owners and Non-Record Claimants

Defendants.

CASE NO. 14 CH 1057

2840 17th Street, Rockford, Illinois 61109

MOTION TO AMEND COMPLAINT ON ITS FACE

NOW COMES the Plaintiff, Deutsche Bank National Trust Company, as Trustee for the Holders of the First Franklin Mortgage Loan Trust 2005-FF11, Mortgage Pass-Through Certificates, Series 2005-FF11, by and through its attorneys, ANSELMO LINDBERG OLIVER LLC, and moves this Honorable Court to amend the complaint on its face. In further support thereof, Plaintiff states as follows:

1. Plaintiff filed the above action listing Deutsche Bank National Trust Company, as Trustee for the Holders of the First Franklin Mortgage Loan Trust 2005-FF11, Mortgage Pass-Through Certificates, Series 2005-FF11 as the plaintiff.
2. That the correct plaintiff at the time the lawsuit was filed should have been Deutsche Bank National Trust Company, as Trustee for FFMLT Trust 2005-FF11, Mortgage Pass-Through Certificates, Series 2005-FF11 who is the current holder of the Note and Mortgage being foreclosed.

WHEREFORE, the Plaintiff prays as follows:

1. That this Court amends the Complaint on its face to reflect Deutsche Bank National Trust Company, as Trustee for FFMLT Trust 2005-FF11, Mortgage Pass-Through Certificates, Series 2005-FF11 as the proper party plaintiff herein.
2. For such other and further relief as this Court deems just.

ANSELMO LINDBERG OLIVER LLC

1771 W. Diehl Rd., Ste 120

Naperville, IL 60563-4947


630-453-6960 866-402-8661

630-428-4620 (fax)

Attorney No. Cook 58852, DuPage 293191, Kane 031-26104,

Peoria 1794, Winnebago 3802, IL 03126232

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One of the Plaintiff's Attorneys

Alexander J. Toth

Attorney-at-Law, ARDC No. 6317208

Anselmo Lindberg Oliver LLC

F13100351 SLS

IN THE CIRCUIT COURT OF THE 17TH JUDICIAL CIRCUIT
WINNEBAGO COUNTY—ROCKFORD, ILLINOIS

Deutsche Bank National Trust Company, as
Trustee for FFMLT Trust 2005-FF11,
Mortgage Pass-Through Certificates, Series
2005-FF11

Plaintiff,

vs.

James Jobe aka James A. Jobe; The City of
Rockford; Mary Jobe aka Mary A. Jobe;
Unknown Owners and Non-Record Claimants

Defendants.

CASE NO. 14 CH 1057

2840 17th Street, Rockford, Illinois 61109

MOTION TO DISMISS PARTY DEFENDANT

NOW COMES the Plaintiff, Deutsche Bank National Trust Company, as Trustee for FFMLT Trust 2005-FF11, Mortgage Pass-Through Certificates, Series 2005-FF11, by and through its attorneys, ANSELMO LINDBERG OLIVER LLC, and moves this Honorable Court to dismiss UNKNOWN OWNERS AND NON-RECORD CLAIMANTS, as party Defendant.

WHEREFORE the Plaintiff, Deutsche Bank National Trust Company, as Trustee for FFMLT Trust 2005-FF11, Mortgage Pass-Through Certificates, Series 2005-FF11, moves this Honorable Court to dismiss UNKNOWN OWNERS AND NON-RECORD CLAIMANTS, as party defendant.

ANSELMO LINDBERG OLIVER LLC
1771 W. Diehl Rd., Ste 120
Naperville, IL 60563-4947
630-453-6960 866-402-8661
630-428-4620 (fax)
Attorney No. Cook 58852, DuPage 293191, Kane 031-26104,
Peoria 1794, Winnebago 3802, IL 03126232


One of the Plaintiff's Attorneys

Alexander J. Toth
Attorney-at-Law, ARDC No. 6317
Anselmo Lindberg Oliver LLC

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IN THE CIRCUIT COURT OF THE 17TH JUDICIAL CIRCUIT
WINNEBAGO COUNTY—ROCKFORD, ILLINOIS

Deutsche Bank National Trust Company, as
Trustee for FFMLT Trust 2005-FF11,
Mortgage Pass-Through Certificates, Series
2005-FF11

Plaintiff,

vs.

James Jobe aka James A. Jobe; The City of
Rockford; Mary Jobe aka Mary A. Jobe;
Unknown Owners and Non-Record Claimants

Defendants.

CASE NO. 14 CH 1057

2840 17th Street, Rockford, Illinois 61109

MOTION FOR ENTRY OF CONSENT JUDGMENT OF FORECLOSURE

NOW COMES the Plaintiff, Deutsche Bank National Trust Company, as Trustee for FFMLT Trust 2005-FF11, Mortgage Pass-Through Certificates, Series 2005-FF11, by and through its attorneys, Anselmo Lindberg Oliver LLC, and in support of its Motion for the Entry of Consent Judgment of Foreclosure pursuant to 735 ILCS 5/15-1402 states as follows:

1. Plaintiff filed its Complaint to Foreclose the subject mortgage on the property commonly known as 2840 17th Street, Rockford, Illinois 61109.
2. Pursuant to conversations between Plaintiff's counsel and Defense counsel, it has been deemed to be in the best interest of all parties to enter into a Consent Judgment of Foreclosure to settle and resolve any and all outstanding issues.
3. That pursuant to 735 ILCS 5/15-1402, Plaintiff has offered to the Defendant mortgagor a Consent Judgment of Foreclosure which shall be entered herein, waiving any and all rights to a personal judgment for deficiency against the mortgagor(s) and any other person(s) liable for payment of the indebtedness, and stipulating that the entry of said Consent Judgment shall operate as satisfaction of the mortgage indebtedness and will vest absolute title to the subject real estate in Plaintiff.
4. That this offer has been reaffirmed pursuant to this Motion with Notice to all parties named in these mortgage foreclosure proceedings notwithstanding any failures to appear and/or otherwise plead.

WHEREFORE, pursuant to 735 ILCS 5/15-1402, Plaintiff respectfully requests this Court grant this motion for entry of a Consent Judgment of Foreclosure which will have the effect of conveying clear and absolute title to the property to Plaintiff.

Respectfully submitted,


One of the Plaintiff's Attorneys

ANSELMO LINDBERG OLIVER LLC
1771 W. Diehl Rd., Ste 120
Naperville, IL 60563-4947
630-453-6960 866-402-8661
630-428-4620 (fax)
Attorney No. Cook 58852, DuPage 293191, Kane 031-26104,
Peoria 1794, Winnebago 3802, IL 03126232

Alexander J. Toth
Attorney-at-Law, ARDC No. 6317208
Anselmo Lindberg Oliver LLC

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FI3100351 SLS

IN THE CIRCUIT COURT OF THE 17TH JUDICIAL CIRCUIT
WINNEBAGO COUNTY—ROCKFORD, ILLINOIS

Deutsche Bank National Trust Company, as
Trustee for FFMLT Trust 2005-FF11,
Mortgage Pass-Through Certificates, Series
2005-FF11

Plaintiff,

vs.

James Jobe aka James A. Jobe; The City of
Rockford; Mary Jobe aka Mary A. Jobe;
Unknown Owners and Non-Record Claimants

Defendants.

CASE NO. 14 CH 1057

2840 17th Street, Rockford, Illinois 61109

STIPULATION TO ENTRY OF CONSENT JUDGMENT

James Jobe & Mary Jobe, being first duly sworn on oath state as follows:

1. That I am the mortgagor Defendant in the above entitled action.
2. That I have been advised of the ramifications and effect of the entry of a Consent Judgment of Foreclosure.
3. That I have reviewed the allegations of Plaintiff's Complaint to Foreclose Mortgage, and do hereby stipulate to those allegations.
4. That I acknowledge the entry of the Consent Judgment of Foreclosure will have the effect of conveying clear and absolute title to the Plaintiff herein and will also terminate all my interests and rights to ownership, reinstatement, redemption, and rights to possession.
5. That I understand the entry of Consent Judgment of Foreclosure and conveyance of the subject property will satisfy the indebtedness under the subject Note and Mortgage.
6. That no personal deficiency judgment may be entered against me in these proceedings and that I will have no further liability under the subject Note indebtedness.
7. That I agree to surrender possession and vacate the subject property no later than the date of entry of the Consent Judgment of Foreclosure.

8. That the subject property has not suffered any damage beyond ordinary wear and tear, none of the appliances have been removed from the premises and they will all remain after I vacate the property, and that I agree to leave the property locked, secured, and in broom-swept condition.
9. The ramifications of such actions have been explained to me and I do hereby expressly consent to the entry of the Judgment of Foreclosure by Consent pursuant to 735 ILCS 5/15-1402.
10. I am aware the entry of this Consent Judgment of Foreclosure will conclude these foreclosure proceedings. I have already considered other loss mitigation alternatives and/or I am not interested in pursuing any such alternatives as I am satisfied with the outcome of this consent judgment agreement.

James D. Fobe
Mortgagor

10-16-15
Date

Mary Ann Fobe
Mortgagor

10/16/15
Date

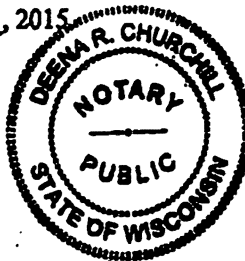
Mortgagor

Date

Subscribed and Sworn to/Affirmed before me

this 16th day of October, 2015

Deena R. Churchill
Notary Public 9-24-19



ANSELMO LINDBERG OLIVER LLC
1771 W. Diehl Rd., Ste 120
Naperville, IL 60563-4947
630-453-6960 866-402-8661
630-428-4620 (fax)
Attorney No. Cook 58852, DuPage 293191, Kane 031-26104,
Pearis 1794, Winnebago 3802, IL 03126232

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, YOU ARE ADVISED THAT ANSELMO LINDBERG OLIVER LLC IS DEEMED TO BE A DEBT COLLECTOR FOR ITS RESPECTIVE CLIENTS AND ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

F13100351 SLS

IN THE CIRCUIT COURT OF THE 17TH JUDICIAL CIRCUIT
WINNEBAGO COUNTY—ROCKFORD, ILLINOIS

Deutsche Bank National Trust Company, as
Trustee for FFMLT Trust 2005-FF11,
Mortgage Pass-Through Certificates, Series
2005-FF11

Plaintiff,

vs.

James Jobe aka James A. Jobe; The City of
Rockford; Mary Jobe aka Mary A. Jobe;
Unknown Owners and Non-Record Claimants

Defendants.

CASE NO. 14 CH 1057

2840 17th Street, Rockford, Illinois 61109

STIPULATION TO ENTRY OF CONSENT JUDGMENT

I, James A. Jobe, being first duly sworn on oath state as follows:

1. That I am the mortgagor Defendant in the above entitled action.
2. That I have been advised of the ramifications and effect of the entry of a Consent Judgment of Foreclosure.
3. That I have reviewed the allegations of Plaintiff's Complaint to Foreclose Mortgage, and do hereby stipulate to those allegations.
4. That I acknowledge the entry of the Consent Judgment of Foreclosure will have the effect of conveying clear and absolute title to the Plaintiff herein and will also terminate all my interests and rights to ownership, reinstatement, redemption, and rights to possession.
5. That I understand the entry of Consent Judgment of Foreclosure and conveyance of the subject property will satisfy the indebtedness under the subject Note and Mortgage.
6. That no personal deficiency judgment may be entered against me in these proceedings and that I will have no further liability under the subject Note indebtedness.
7. That I agree to surrender possession and vacate the subject property no later than the date of entry of the Consent Judgment of Foreclosure.

8. That the subject property has not suffered any damage beyond ordinary wear and tear, none of the appliances have been removed from the premises and they will all remain after I vacate the property, and that I agree to leave the property locked, secured, and in broom-swept condition.
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[Signature]
Mortgagor

10-16-15
Date

Mortgagor

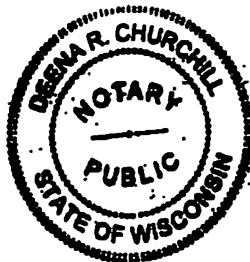
Date

Mortgagor

Date

Subscribed and Sworn to/Affirmed before me
this 16 day of October, 2015.

Dena R. Churchill
Notary Public 9-24-19



ANSELMO LINDBERG OLIVER LLC
1771 W. Dixie Rd., Ste 120
Naperville, IL 60563-4947
630-433-6960 866-402-8661
630-428-4620 (Fax)
Attorney No. Cook 58852, DuPage 293191, Kane 031-26104,
Peoria 1794, Winnebago 3802, IL 03126212

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F13100351 SLS

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Deutsche Bank National Trust Company, as
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Plaintiff,

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Rockford; Mary Jobe aka Mary A. Jobe;
Unknown Owners and Non-Record Claimants

Defendants.

CASE NO. 14 CH 1057

2840 17th Street, Rockford, Illinois 61109

STIPULATION TO ENTRY OF CONSENT JUDGMENT

I, Mary A. Jobe, being first duly sworn on oath state as follows:

1. That I am the mortgagor Defendant in the above entitled action.
2. That I have been advised of the ramifications and effect of the entry of a Consent Judgment of Foreclosure.
3. That I have reviewed the allegations of Plaintiff's Complaint to Foreclose Mortgage, and do hereby stipulate to those allegations.
4. That I acknowledge the entry of the Consent Judgment of Foreclosure will have the effect of conveying clear and absolute title to the Plaintiff herein and will also terminate all my interests and rights to ownership, reinstatement, redemption, and rights to possession.
5. That I understand the entry of Consent Judgment of Foreclosure and conveyance of the subject property will satisfy the indebtedness under the subject Note and Mortgage.
6. That no personal deficiency judgment may be entered against me in these proceedings and that I will have no further liability under the subject Note indebtedness.
7. That I agree to surrender possession and vacate the subject property no later than the date of entry of the Consent Judgment of Foreclosure.

8. That the subject property has not suffered any damage beyond ordinary wear and tear, none of the appliances have been removed from the premises and they will all remain after I vacate the property, and that I agree to leave the property locked, secured, and in broom-swept condition.
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10. I am aware the entry of this Consent Judgment of Foreclosure will conclude these foreclosure proceedings. I have already considered other loss mitigation alternatives and/or I am not interested in pursuing any such alternatives as I am satisfied with the outcome of this consent judgment agreement.

Mary Ann John
Mortgagor

10/16/15
Date

Mortgagor

Date

Mortgagor

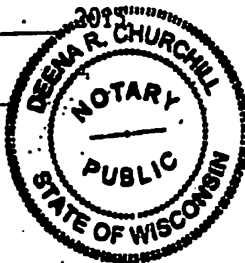
Date

Subscribed and Sworn to/Affirmed before me

this 16th day of October

Deena R. Churchill

Notary Public 9-24-19



ANSELMO LINDBERG OLIVER LLC
1771 W. Diehl Rd., Ste 120
Naperville, IL 60563-4947
630-453-6960 866-402-8661
630-428-4620 (Fax)
Attorney No. Cook 58852, DuPage 293191, Kane 031-26104,
Peoria 1794, Winnebago 3802, IL 03126232

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, YOU ARE ADVISED THAT ANSELMO LINDBERG OLIVER LLC IS DEEMED TO BE A DEBT COLLECTOR FOR ITS RESPECTIVE CLIENTS AND ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.



P.O. BOX 620188
ATLANTA, GA 30362
PH: 1-800-441-4145 FAX: 1-678-475-8763
www.mycoverageinfo.com

Date: December 29, 2015

JAMES A JOBE
542 E GRAND AVE
BELOIT, WI 53511

Loan Number: 1006787179

Coverage Amount: \$309,019
Effective Date: 02/19/2016

Subject: Please update insurance information for
2840 17TH ST
ROCKFORD, IL 61109

Dear JAMES A JOBE:

Because we did not have evidence that you had hazard insurance on the property listed above, we bought insurance on your property and added the cost to your mortgage loan account. The policy that we bought is scheduled to expire. Because hazard insurance is required on your property, we intend to maintain insurance on your property by renewing or replacing the insurance we bought.

The insurance we buy:

- Will cost an estimated \$2,774.00 annually, which may be more expensive than insurance you can buy yourself.
- May not provide as much coverage as an insurance policy you buy yourself.

If you buy hazard insurance, you should immediately provide us with your insurance information. All you need to do is ask your insurance agent to include the loan number and property address above on a copy of your new/renewal policy or notice of reinstatement and fax it with a Mortgagee Clause/Lender's Loss Payable Endorsement as soon as possible to: 1-678-475-8763. You/your agent can mail the documents to:

SPECIALIZED LOAN SERVICING LLC(SLS)
ITS SUCCESSORS AND/OR ASSIGNS
P.O. BOX 620188
ATLANTA, GA 30362

Or, you may update your HAZARD insurance coverage information by accessing our website at www.MyCoverageInfo.com, PIN SLS2453.

If you have any questions, please contact us at 1-800-441-4145.

Please review the additional important information contained on the following pages of this transmittal.

RECEIVED
JAN 04 2016

The following information is being provided as a supplement to the Notice on page 1 of this document; it includes important information about the insurance on your mortgaged property.

• **PURCHASING YOUR OWN INSURANCE:**

- You have the right to independently purchase acceptable insurance from the insurance agent or company of your choice and we urge you to do so. Acceptable insurance is insurance that is equal to 100% of the estimated replacement cost to rebuild your home and other improvements on your property.
- If you have been refused coverage, ask your agent or your state's insurance department whether your state has a Fair Access to Insurance Requirements (FAIR) plan, so that you can try to get the coverage you need.

• **ESCROWING FOR INSURANCE:**

- *Applicable to Non-Escrow Only*
Per our records, you have elected to pay your insurance directly, rather than having it paid for you through an escrow account. If you are currently unable to pay your hazard insurance premium, please call us as soon as possible and ask us to set up an escrow account and advance the insurance premium for you. If you choose this option, you would repay us for the advance in your future monthly payments. We will need the contact information for your insurance agent or company as well as the amount of the premium currently due. Insurance companies allow a very short time to reinstate policies that have expired and it is important that you call us immediately if you need our assistance. We cannot pay your voluntary hazard insurance premium without your cooperation.

If you do not elect to establish an escrow account pursuant to the above paragraph for the continuation of your insurance policy, we will establish one in conjunction with the insurance we obtain and that escrow account will be charged for the premiums that we pay. As a result, your monthly mortgage payments will be increased to include the cost of this policy.

- *Applicable to Escrow*
If we purchase this insurance, your escrow account will be charged for the premiums that we pay. Please be advised that your monthly mortgage payments will be increased to include the cost of this policy.

• **THE INSURANCE WE OBTAIN:**

- The insurance we obtain will remain in effect until you provide us with evidence of acceptable coverage, at which time the policy we obtained will be cancelled, and you will receive a refund of any unearned premium.

Even if you obtain coverage that is acceptable to us, please be aware that if there is a gap between the cancellation of your insurance and the effective date of your new coverage, you will be charged for the coverage that we purchased to cover that gap period.

- The cost of the insurance we obtain is likely to be much higher than the cost of coverage you could obtain on your own. This is because the insurance we purchase is issued automatically without evaluating the risk of insuring your property.
- The hazard insurance we obtain will not cover any amount you feel your home is worth in excess of the amount of dwelling coverage that you previously obtained and we entered on our records. If you have information to verify that the amount of coverage should be different please let us know, in writing, at the address in this notice. If we did not know the last amount of insurance coverage you obtained, we will purchase coverage in the amount of the unpaid principal balance of your loan on the date we request the insurance coverage to begin. Although such coverage does not meet our property insurance requirements, we will purchase it as a default in the absence of information allowing for acceptable coverage for your property. We will charge you the cost of such insurance. This does not in any way relieve you of your obligation to provide coverage acceptable to us.

- The hazard insurance we obtain will cover only the structure of your home (e.g. the building, walls, floors, roof and permanent attachments).
 - It will not cover your furniture or any of your other personal belongings.
 - It will not cover the cost of temporarily living outside of your home because it was damaged and is being repaired.
 - It will not cover any liability incurred by you personally to someone who is injured while on your property.
- Specialized Loan Servicing LLC ("SLS") will be an insured on the policy and may be the named insured. The insurance we obtain may provide benefits to you but is primarily for the benefit of SLS. If you incur property damage or loss, you may not have adequate coverage for any damages that you suffer because SLS will be paid first.
- The policy we obtain will supersede any lender coverage remaining in effect under your previous policy.
- **IMPORTANT BANKRUPTCY INFORMATION:**
 - If you or your account is subject to pending bankruptcy proceedings, or if you received a bankruptcy discharge, this letter is for informational purposes only and is not an attempt to collect a debt.
- **FAIR DEBT COLLECTION PRACTICES ACT DISCLOSURE:**
 - SLS is required by the Fair Debt Collection Practices Act to inform you that, as your loan servicer, we are attempting to collect a debt, and any information obtained will be used for that purpose. However, if you have received a discharge from bankruptcy, and the loan was not reaffirmed in the bankruptcy case, SLS will only exercise its rights against the property and is not attempting any act to collect the discharged debt from you personally.
 - With respect to those loans located in the State of California, the state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.
- **IMPORTANT STATE INFORMATION:**
 - Your state may offer a FAIR plan which may offer coverage on your property at a lower cost. Contact your state FAIR Plan association or Department of Insurance for additional details on FAIR plan coverage.
 - Please be advised that the lender-placed carrier providing the coverage referenced above may be staffing our customer service telephone lines.

WE HOPE YOU'LL AGREE THAT OBTAINING YOUR OWN INSURANCE IS IN YOUR BEST INTEREST.

We strongly recommend that you obtain your own insurance coverage. If you have questions, or need any additional information, please feel free to call our Insurance Center toll-free at 1-800-441-4145, Monday through Friday, 6:00 a.m. until 6:00 p.m. MT.

Sincerely,

Insurance Center

BANKRUPTCY NOTICE - IF YOU ARE A CUSTOMER IN BANKRUPTCY OR A CUSTOMER WHO HAS RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT: PLEASE BE ADVISED THAT THIS NOTICE IS TO ADVISE YOU OF THE STATUS OF YOUR MORTGAGE LOAN. THIS NOTICE CONSTITUTES NEITHER A DEMAND FOR PAYMENT NOR A NOTICE OF PERSONAL LIABILITY TO ANY RECIPIENT HEREOF, WHO MIGHT HAVE RECEIVED A DISCHARGE OF SUCH DEBT IN ACCORDANCE WITH APPLICABLE BANKRUPTCY LAWS OR WHO MIGHT BE SUBJECT TO THE AUTOMATIC STAY OF SECTION 362 OF THE UNITED STATES BANKRUPTCY CODE. HOWEVER, IT MAY BE A NOTICE OF POSSIBLE ENFORCEMENT OF THE LIEN AGAINST THE COLLATERAL PROPERTY, WHICH HAS NOT BEEN DISCHARGED IN YOUR BANKRUPTCY. IF YOU HAVE QUESTIONS, PLEASE CONTACT US AT 1-800-306-6057.

**SPECIALIZED LOAN SERVICING LLC
INSURANCE CENTER
P.O. BOX 620188
ATLANTA, GA 30362**

**000158
JAMES A JOBE
542 E GRAND AVE
BELOIT, WI 53511**

Re: 1006787179



CL 03-16 12/21/15 1006787179



12/21/15

JAMES A JOBE
108 FOXGLOVE LN
DAVIS JCT IL 61020

RE: Loan Number: 1006787179

Dear Borrower(s),

This letter is in response to your correspondence regarding the above referenced loan, which was received in our office on 12/21/15.

Specialized Loan Servicing LLC (SLS) has received your cease and desist request. Accordingly, effective 12/21/15, your home and work telephone numbers have been removed from our records and you will no longer receive collection calls of any kind. Our only communication to you regarding your mortgage loan will be through written correspondence henceforth.

If you have any questions regarding this information, please contact Customer Care toll free at 800-315-4757, Monday through Friday, 6:00 a.m. until 6:00 p.m. MST or TDD 800-268-9419, Monday through Friday, 8:00 a.m. until 5:00 p.m. MST.

Sincerely,

Customer Care Support
Specialized Loan Servicing, LLC

BANKRUPTCY NOTICE- IF YOU ARE A CUSTOMER IN BANKRUPTCY OR A CUSTOMER WHO HAS RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT: PLEASE BE ADVISED THAT THIS NOTICE IS TO ADVISE YOU OF THE STATUS OF YOUR MORTGAGE LOAN. THIS NOTICE CONSTITUTES NEITHER A DEMAND FOR PAYMENT NOR A NOTICE OF PERSONAL LIABILITY TO ANY RECIPIENT HEREOF, WHO MIGHT HAVE RECEIVED A DISCHARGE OF SUCH DEBT IN ACCORDANCE WITH APPLICABLE BANKRUPTCY LAWS OR WHO MIGHT BE SUBJECT TO THE AUTOMATIC STAY OF SECTION 362 OF THE UNITED STATES BANKRUPTCY CODE. HOWEVER, IT MAY BE A NOTICE OF POSSIBLE ENFORCEMENT OF THE LIEN AGAINST THE COLLATERAL PROPERTY, WHICH HAS NOT BEEN DISCHARGED IN YOUR BANKRUPTCY. IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT OUR CUSTOMER CARE CENTER AT 800-305-6057.

8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129
Direct 800-315-4757 Fax 720-241-7218

SPECIALIZED LOAN SERVICING LLC
INSURANCE CENTER
P.O. BOX 620188
ATLANTA, GA 30362

000218
JAMES A JOBE
542 E GRAND AVE
BELOIT, WI 53511

Re: 1006787179

RECEIVED
JAN 04 2016

BY:.....



GENERAL CHANGE ENDORSEMENT**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

Attached to and forming a part of

Policy No.: MLR15006847524	Borrower: JAMES A JOBE
Endorsement Effective: 12/24/2015 12:01 AM Standard Time	Loan Number: 1006787179

This endorsement provides only those changes where an ☒ appears.

- ☐ 1. Effective dates are amended/corrected as shown below:
- ☐ 2. Add endorsement as shown below:
- ☐ 3. Delete endorsement as shown below:
- ☐ 4. Deductible is amended/corrected as shown below:
- ☐ 5. Limit of Liability is amended/corrected as shown below:
- ☒ 6. Mailing Address is amended/corrected as shown below:
- ☐ 7. Described Location is amended/corrected as shown below:
- ☐ 8. First Named Insured is amended/corrected as shown below:
- ☐ 9. Borrower is amended/corrected as shown below:
- ☐ 10. Major Number/Producer Number/Account Code is amended/corrected as shown below:
- ☐ 11. Loan Number is amended/corrected as shown below:

**IT IS HEREBY UNDERSTOOD AND AGREED THAT
THE MAILING ADDRESS IS AMENDED TO READ:**

JAMES A JOBE
542 E GRAND AVE
BELOIT, WI 53511

Mortgagee: SPECIALIZED LOAN SERVICING LLC(SLS)
ITS SUCCESSORS AND/OR ASSIGNS
P.O. BOX 620188
ATLANTA, GA 30362

**ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.
PLEASE ATTACH THIS ENDORSEMENT TO YOUR POLICY.**

12/24/2015

Date



*Marlene
TEL 82 1364*
*Joshua Doe
TEL 19343*

8742 Lucent Boulevard • Suite 300 • Highlands Ranch, CO 80129

☎ 800-306-6059

☎ 720-241-7526

January 8, 2016

003013

JAMES A JOBE

542 E GRAND AVE
BELOIT, WI 53511

RE: Loan Number: 1006787179

Property Address:
2840 17TH ST
ROCKFORD, IL 61109

Dear JAMES A JOBE,

According to our records, the above-referenced mortgage account is delinquent. Specialized Loan Servicing LLC ("SLS") is encouraging you to contact us to discuss possible loss mitigation options. Please call us today to learn more about your options and instructions for how to apply. The longer you wait, or the further you fall behind on your payments, the harder it will be to find a solution.

For help exploring your options, the Federal government provides contact information for housing counselors, which you can access by contacting the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgagehelp or the Department of Housing and Urban Development ("HUD") at www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm or by calling HUD at 1-800-569-4287.

If you have questions concerning this letter or need further assistance, you may contact our Customer Resolution Department at 1-800-306-6059 Monday through Friday, 6:00 a.m. until 9:00 p.m. MT. Saturday 6:00 a.m. until 12:00 p.m. MT. SLS accepts calls from relay services on behalf of hearing impaired borrowers.

You may also contact SLS or request assistance at:

Mail	Fax	Email	Web
8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129	1-720-241-7526 (Page limit per transmission is 25 pages)	crdocs@sls.net	www.sls.net

Sincerely,

Customer Resolution Department
Specialized Loan Servicing LLC →

PLEASE SEE IMPORTANT DISCLOSURES ON THE FOLLOWING PAGE

RECEIVED
JAN 12 2016
BY:.....



8742 Lucent Boulevard • Suite 300 • Highlands Ranch, CO 80129

800-308-6059

720-241-7526

SPECIALIZED LOAN SERVICING LLC IS REQUIRED BY FEDERAL LAW TO ADVISE YOU THAT THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

BANKRUPTCY NOTICE - IF YOU ARE A CUSTOMER IN BANKRUPTCY OR A CUSTOMER WHO HAS RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT: PLEASE BE ADVISED THAT THIS NOTICE IS TO ADVISE YOU OF THE STATUS OF YOUR MORTGAGE LOAN. THIS NOTICE CONSTITUTES NEITHER A DEMAND FOR PAYMENT NOR A NOTICE OF PERSONAL LIABILITY TO ANY RECIPIENT HEREOF, WHO MIGHT HAVE RECEIVED A DISCHARGE OF SUCH DEBT IN ACCORDANCE WITH APPLICABLE BANKRUPTCY LAWS OR WHO MIGHT BE SUBJECT TO THE AUTOMATIC STAY OF SECTION 362 OF THE UNITED STATES BANKRUPTCY CODE. HOWEVER, IT MAY BE A NOTICE OF POSSIBLE ENFORCEMENT OF THE LIEN AGAINST THE COLLATERAL PROPERTY, WHICH HAS NOT BEEN DISCHARGED IN YOUR BANKRUPTCY. IF YOU HAVE QUESTIONS, PLEASE CONTACT US AT 1-800-308-6057

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is Bureau of Consumer Financial Protection, 1700 G Street NW., Washington DC, 20552.

Important Notice to Servicemembers and Their Dependents

If you or any occupant of your home are or recently were on active duty or active service, you may be eligible for benefits and protections under the federal Servicemembers Civil Relief Act (SCRA). This includes protection from foreclosure or eviction. You may also be eligible for benefits and protections under state law or investor policy. SCRA and state Military benefits and protections also may be available if you are the dependent of an eligible Servicemember.

Eligible service may include:

- Active duty with the Army, Navy, Air Force, Marine Corps, or Coast Guard, or
- Active service as a commissioned officer of the National Oceanic and Atmospheric Administration, or
- Active service as a commissioned officer of the Public Health Service, or
- Service with the forces of a nation with which the United States is allied in a war or Military action, or
- Service with the National Guard of a state militia under a state call of duty, or
- Any period when you are absent from duty because of sickness, wounds, leave, or other lawful cause.

For more information, please call SLS at 1-800-308-6059.

NOTICES OF ERROR AND REQUESTS FOR INFORMATION (INCLUDING QUALIFIED WRITTEN REQUESTS), MUST BE SUBMITTED IN WRITING TO: SPECIALIZED LOAN SERVICING LLC, P.O. BOX 630147, LITTLETON, CO 80163-0147



To obtain information about your account, contact SLS at 1-800-306-6039 or visit our website at www.sls.com. SLS accepts calls from relay services on behalf of hearing impaired borrowers.

Mortgage Statement
Statement Date: 1/18/15

• 05/01/00 COMMERCIAL TRUST 05/01/00

JAMES A JOBE
108 FOXGLOVE LN
DAVIS JCT IL 61020-8500

[REDACTED]

Account Number 1008767176
Payment Due Date 12/01/15
Total Amount Due: \$53,703.98
If payment is received after 12/15/15, \$3.00 late fee will be charged.

Property Address:
2640 17TH ST
ROCKFORD IL 61109

Account Information	
Outstanding Principal	\$51,391.28
Borrow Balance	\$-10,896.02
Partial Payment (Suspense)*	\$0.00
Deferred Principal	\$0.00
Deferred Interest	\$0.00
Other Deferred Amounts	\$0.00
Interest Rate	7.375%
Prepayment Penalty	No

Explanation of Amount Due	
Principal	\$128.68
Interest	\$422.88
Escrow (for Taxes and Insurance)	\$738.40
Optional Product	\$0.00
Regular Monthly Payment	\$1,288.94
Total New Fees Charged	\$80.00
Paid Due Amount	\$32,333.04
Partial Payment (Suspense)*	\$0.00
TOTAL AMOUNT DUE:	\$53,703.98

Transaction Activity (10/20/14 to 1/18/15)								
Date	Description	Total	Interest	Principal	Escrow (for Taxes and Insurance)	Optional Product	Fees/Charges	Partial Payment (Suspense)*
10/20/14	EXPENSE ADVANCE BILLED PROPERTY PRESERVATION & FEES WAIVED PROSP INSPECTION FEE	\$0.00	0.00	0.00	0.00	0.00	\$0.00	0.00
10/20/14		-8.65	0.00	0.00	0.00	0.00	-8.65	0.00

Partial Payments Breakdown		
	Paid Last Month	Paid Year to Date
Principal		
Interest		
Escrow (Taxes and Insurance)		
Optional Product		
Regular Monthly Payment		
Total	\$0.00	\$0.00

Important Message(s):
You are currently due for the 05/01/15 payment.

* Partial Payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage. However, if the loan is in foreclosure, unless funds are received pursuant to an agreed upon loss mitigation program, any additional funds received will be returned to you.

† Amount to bring loan current: Please note, if your account is past due, this amount may not include all fees or other amounts necessary to fully reinstate your loan. Please contact SLS at 1-800-306-6039 for a full reinstatement quote.

Delinquency Notice:

If You Are Experiencing Financial Difficulty: You may contact the U.S. Department of Housing and Urban Development (HUD) for a list of housing counseling agencies or counseling organizations in your area, call 1-800-551-0267 or go to <http://www.hud.gov/udh/hudhousing/index.html>.

You are late on your mortgage payments. Failure to bring your loan current may result in late and foreclosure - the loss of your home. As of November 18, 2014 you are 1204 days delinquent on your mortgage loan. Your loan is in foreclosure, the first notice or first legal filing has been completed on your loan.

Recent Account History

- Past due amount as of 05/01/15: \$37,843.74
- Payment due 07/01/15: Amount Due \$1,288.94
- Payment due 08/01/15: Amount Due \$1,288.94
- Payment due 09/01/15: Amount Due \$1,288.94
- Payment due 10/01/15: Amount Due \$1,288.94
- Payment due 11/01/15: Amount Due \$1,288.94
- 12/01/15: Current Payment Due \$1,288.94
- Total Unpaid Fees, Charges, and Uncollected Escrow Amount: \$8,333.40
- Total \$53,703.98 due. You must pay this amount to bring your loan current.

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION AND DISCLOSURES.

MONTHLY PAYMENT NOTICE

SPECIALIZED LOAN SERVICES LLC
P O BOX 65007
LITTLETON, CO 80103-0007

☐ Check if your address has changed and fill out form on reverse side, signature required.

LOAN NUMBER: 1008767176
DATE: 1/18/15

2640 17TH ST
ROCKFORD IL 61109

Please contact SLS at 1-800-306-6039 for a full reinstatement quote.

SPECIALIZED LOAN SERVICES LLC
P O BOX 65007
LITTLETON CO 80103-0007

[REDACTED]

100676717990001288940001288940053703983

CONTACT INFORMATION						Page 2 of 2
General Inquiries/Support: Specialized Loan Servicing LLC P.O. Box 60000 Littleton, CO 80120 Gen Fax: 1-800-341-7213 Toll Free: 1-800-341-7217	All Loan Payments: Specialized Loan Servicing LLC P.O. Box 60000 Littleton, CO 80120 Gen Fax: 1-800-341-7213 Toll Free: 1-800-341-7217	Overnight Mail Payments: Specialized Loan Servicing LLC 5042 Lowell Blvd., Ste 300 Highlands Ranch, CO 80126	Member/Share Payments: Specialized Loan Servicing LLC Boxing Code 0114	Western Union Payments: Specialized Loan Servicing LLC Cable City: PWXLS Boulder, CO 80502 Gen Fax: 1-800-341-7213 Toll Free: 1-800-341-7217	Insurance: Specialized Loan Servicing LLC P.O. Box 60000 Littleton, CO 80120 Gen Fax: 1-800-341-7213 Toll Free: 1-800-341-7217	Yes Information: Specialized Loan Servicing LLC P.O. Box 60000 Littleton, CO 80120 Gen Fax: 1-800-341-7213 Toll Free: 1-800-341-7217

LEGAL DISCLOSURES

SPECIALIZED LOAN SERVICING LLC IS REQUIRED BY FEDERAL LAW TO ADVISE YOU THAT THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

BANKRUPTCY NOTICE: IF YOU ARE A CUSTOMER IN BANKRUPTCY OR A CUSTOMER WHO HAS RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, PLEASE BE ADVISED THAT THIS NOTICE IS TO ADVISE YOU OF THE STATUS OF YOUR MORTGAGE LOAN. THIS NOTICE CONSTITUTES NEITHER A DEMAND FOR PAYMENT NOR A NOTICE OF PERSONAL LIABILITY TO ANY RECIPIENT HEREOF, WHO MIGHT HAVE RECEIVED A DISCHARGE OF SUCH DEBT IN ACCORDANCE WITH APPLICABLE BANKRUPTCY LAWS OR WHO MIGHT BE SUBJECT TO THE AUTOMATIC STAY OF SECTION 362 OF THE UNITED STATES BANKRUPTCY CODE. HOWEVER, IT MAY BE A NOTICE OF POSSIBLE ENFORCEMENT OF THE LIEN AGAINST THE COLLATERAL PROPERTY, WHICH HAS NOT BEEN DISCHARGED IN YOUR BANKRUPTCY. IF YOU HAVE QUESTIONS, PLEASE CONTACT US AT 1-800-308-6057.

DEBT COLLECTION: NOTICE OF IMPORTANT RIGHTS: You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such request will be valid for only ten days unless you provide written confirmation of the request postmarked or delivered within seven days of each request. You may terminate this request by writing to the debt collector.

NY CUSTOMERS ONLY: Specialized Loan Servicing LLC (SLS) is regulated by the New York State Department of Financial Services, Mortgage Services Regulation Unit. YOU MAY FILE A COMPLAINT ABOUT SLS WITH THE NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES. YOU MAY OBTAIN FURTHER INFORMATION FROM THE NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES BY CALLING THE DEPARTMENT'S CONSUMER ASSISTANCE UNIT AT 1-800-341-7213 OR BY VISITING THE DEPARTMENT'S WEBSITE AT [WWW.DFS.NY.GOV](http://www.dfs.ny.gov). You may contact SLS at 1-800-341-7213 to access a live person helpline to answer inquiries and resolve or help resolve complaints. Additionally, you may direct your written inquiry or complaint to SLS at PO Box 60000 Littleton, CO 80120-0000.

TX CUSTOMERS ONLY: COMPLAINTS REGARDING THE SERVICES OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF BANKING AND MORTGAGE LENDING, 3801 NORTH LAMAR, SUITE 201, ARLING TX 76010. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-275-6888. A complaint form and instructions may be downloaded and printed from the Department's website located at www.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at arlington@texas.gov.

CREDIT RECORDS: As required by law, we may provide information to credit bureaus about an borrowing, delinquency, late payment or default on your account and this may be included on your credit report.

DISpute INFORMATION AND RESOLUTION FOR INFORMATION: Customers have certain rights under Federal law related to resolving issues and requesting information about their account. You may learn more about your rights by contacting Specialized Loan Servicing LLC at 1-800-341-7217 or you may visit our website at www.slsllc.com to find additional information about our dispute resolution procedures and requests for information. Before a Loan and Request for Information may be sent to P.O. Box 60000, Littleton, CO 80120.

OUR SERVICES: Information regarding fees Specialized Loan Servicing LLC may charge for certain services is available on our website at www.slsllc.com or by calling our Customer Care Center at 1-800-341-7217.

PAYMENT OPTIONS & NOTICES**REGULAR PAYMENT INFORMATION:**

Payments received at an SLS location on a business day prior to 5:00 p.m. ET and in proper form will be effective dated as of the date of receipt.

Mail Delivery to Payment Processing:

- Always mail the payment in proper form. Proper form includes enclosing your payment with the attached coupon, in the envelope envelope provided, and writing your account number on the check. Failure to do any of these steps may delay the posting of the payment.
- DO NOT SEND CASH.**
- Do not send correspondence with your payment. Send all correspondence to Specialized Loan Servicing LLC PO Box 60000, Littleton, CO 80120-0000.
- In the event that you do not receive your monthly billing statement, **PLEASE DO NOT DELAY PAYMENT.** Write your account number on the check and call it to the payment address provided on this statement. Payments must be sent in proper form to avoid a delay in processing.

PAYMENT OPTIONS:

- Western Union's automated service allows you to make your payment electronically with one of our customer care associates, the automated service system, or via our website. Western Union may charge a convenience fee for this service. Please contact Specialized Loan Servicing LLC between the hours of 8:00 a.m. and 8:00 p.m. ET, Monday through Friday, or by going to our website www.slsllc.com.
- Payments sent via certified mail or overnight mail must be sent to the overnight address above. Failure to do so may result in a delay of posting.

IMPORTANT INFORMATION FOR CUSTOMERS PAYING BY CHECK: When you pay your bill by check, you authorize us to automatically process your payment. If your check is processed electronically, your checking account may be debited on the same day we receive the check and it will not be returned with your checking account statement. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper check or other form.

LOAN PAYOFF: The information on the front of this statement cannot be used for payoff purposes. All requests for payoff information may be made by calling 1-800-341-7217, by faxing your request to 1-720-341-7217 or by mailing your request to Specialized Loan Servicing LLC PO Box 60000, Littleton, CO 80120-0000. Please be advised that there may be a fee for preparation and delivery of a payoff statement, which may vary according to state law. All requests must accompany the customer's authorization. Please allow 4 business days for processing, unless otherwise indicated by applicable law.

RESTATEMENT OPTION: The information on the front of this statement cannot be used for restatement of the loan. All requests for a restatement quote may be made by calling 1-800-308-6057, by faxing your request to 1-720-341-7217 or by mailing your request to Specialized Loan Servicing LLC PO Box 60000, Littleton, CO 80120-0000.

REVENUE INFORMATION: The information on this statement is subject to receipt of revenue statements made that may not be received by your bank.

IMPORTANT DISBURSEMENT INFORMATION

DISBURSEMENT INFORMATION: You must have your mortgage loan insured that you maintain insurance coverage for at least the amount of the outstanding balance of your loan or 100% of the face value of the improvements. If you do not provide evidence of insurance, we may have to place coverage with an agent of our choice to protect our security interest. Any insurance correspondence should be forwarded immediately to SLS Insurance Department, at PO Box 60000, Littleton, CO 80120. If you wish to make a mid-term insurance policy cancellation, you are responsible for cancelling the previous policy and paying the new cost. You must send SLS Insurance Department a copy of the cancellation notice for the prior policy, a copy of the new policy with the appropriate mortgage clause and a paid receipt for the year's premium. We encourage you to contact your insurance company immediately to verify that your policy reflects Specialized Loan Servicing LLC as your new loan servicer. Your mortgage clause must read as follows: "Specialized Loan Servicing LLC, its successors and assigns." Please also provide your insurance agent with your new account number and Specialized Loan Servicing LLC Insurance address c/o PO Box 60000, Littleton, CO 80120.

IMPORTANT PAYMENT INFORMATION

ERROR: Your monthly loan payment may include an amount to be deposited into an escrow or impound account from which we pay the insurance and taxes. We may review this amount during the first 12 months to ensure that our monthly payment to this account is appropriate. If Specialized Loan Servicing LLC is establishing an account on your behalf, please carefully read the information listed below.

TAX INFORMATION: Please immediately forward any property tax bill sent to you to Specialized Loan Servicing LLC Tax Department at the address listed above, so that you can avoid penalties imposed by late tax payments.

ESCROW ANALYSIS: Specialized Loan Servicing LLC performs an escrow account analysis, which may result in a payment adjustment.

CHANGE OF ADDRESS

Check the appropriate box: ☐ Change of Mailing Address ☐ Change of Telephone Number

Debtors Name:

Debtors New Address:

Debtors Telephone Number: Home: ()

Work: ()

Loan Number:

Signature Required:



8748 Locust Boulevard, Suite 300, Highlands Ranch, CO 80129

To obtain information about your account, contact SLS at 1-800-300-6059 or visit our website at www.sls-npl.com. SLS accepts calls from relay services on behalf of hearing impaired borrowers.

Mortgage Statement
Statement Date: 12/18/15

• 01/13/16 000017179 13P33 07141416

JAMES A JOBE
108 FOXGLOVE LN
DAVIS JCT IL 61020-8500

[Barcode]

Account Number 1008787179
Payment Due Date 01/18/16
Total Amount Due * **\$54,754.98**
If payment is received after 01/18/16, \$2.00 late fee will be charged.

Property Address:
2840 17TH ST
ROCKFORD IL 61109

Account Information	
Outstanding Principal	\$78,391.28
Escrow Balance	\$-19,868.68
Partial Payment (Suspense)*	\$0.00
Deferred Principal	\$0.00
Deferred Interest	\$0.00
Other Deferred Accounts	\$0.00
Interest Rate	7.375%
Prepayment Penalty	No

Explanation of Amount Due	
Principal	\$135.47
Interest	\$422.07
Escrow (for Taxes and Insurance)	\$452.11
Optional Product	\$0.00
Regular Monthly Payment	\$1,064.65
Total New Fees Charged	\$48.35
Past Due Amount	\$53,703.06
Partial Payment (Suspense)*	\$0.00
TOTAL AMOUNT DUE *	\$54,754.98

Transaction Activity (11/18/15 to 12/18/15)							
Date	Description	Total	Interest	Principal	Escrow (for Taxes and Insurance)	Optional Product	Partial Payment (Suspense)
12/04/15	EXPENSE ADVANCE BILLED PROPERTY PRESERVATION & FEES BILLED PREP INSPECTION FEE	35.00	0.00	0.00	0.00	0.00	0.00
11/18/15		11.35	0.00	0.00	0.00	0.00	0.00

Past Payments Breakdown		
	Paid Last Month	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Optional Product	\$0.00	\$0.00
Partial Payment (Suspense)*	\$0.00	\$0.00
Total	\$0.00	\$0.00

Important Disclosures
You are currently due for the 06/01/16 payment.

* Partial Payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage. However, if the loan is in foreclosure, unless funds are received pursuant to an agreed upon loss mitigation program, any additional funds received will be returned to you.

† Amount to bring loan current: Please note, if your account is past due, this amount may not include all fees or other amounts necessary to fully reinstate your loan. Please contact SLS at 1-800-300-6059 for a full reinstatement quote.

"Delinquency Notice"
If You Are Experiencing Financial Difficulty: You may contact the U.S. Department of Housing and Urban Development (HUD) for a list of homeownership counseling or counseling organizations in your area, call 1-800-568-4287 or go to <http://www.hud.gov/lossprevention>.

You are late on your mortgage payments. Failure to bring your loan current may result in loss and foreclosure - the loss of your home. As of December 18, 2015 you are 1234 days delinquent on your mortgage loan. Your loan is in foreclosure, the first notice or first legal filing has been completed on your loan.

Recent Account History

- Past due amount as of 07/01/15: \$38,832.88
- Payment due 08/01/15: Amount Due \$1,288.94
- Payment due 09/01/15: Amount Due \$1,288.94
- Payment due 10/01/15: Amount Due \$1,288.94
- Payment due 11/01/15: Amount Due \$1,288.94
- Payment due 12/01/15: Amount Due \$1,288.94
- 01/01/16: Current Payment Due \$1,004.65
- Total Unpaid Fees, Charges, and Uncollected Escrow Amount: \$8,572.63
- Total \$54,754.98 due. You must pay this amount to bring your loan current.†

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION AND DISCLOSURES.

MONTHLY PAYMENT NOTICE

SPECIALIZED LOAN SERVICES LLC
P O BOX 636007
LITTLETON, CO 80163-6007

☐ Check if your address has changed and fill out form on reverse side, signature required.

LOAN NUMBER: 1008787179
DATE: 12/18/15

2840 17TH ST
ROCKFORD IL 61109

Please contact SLS at 1-800-300-6059 for a full reinstatement quote.

SPECIALIZED LOAN SERVICES LLC
P O BOX 636007
LITTLETON CO 80163-6007

[Barcode]

300678737990003004650003004650054754988

BOLGRIEN, KOEPKE, KIMES & LIVINGSTON, LLC

ATTORNEYS AT LAW

OFFERING LEGAL SERVICES IN WISCONSIN AND ILLINOIS

WILLIAM A. BOLGRIEN

• JAMES J. KOEPKE

• RODNEY W. KIMES

• JEFFREY E. LIVINGSTON

• Licensed to practice law in IL & WI

January 13, 2016

Via Facsimile: 720-241-7218 & 678-475-8763

& Regular Mail

Specialized Loan Serving LLC

8742 Lucent Blvd., Suite 300

Highlands Ranch, CO 80129

Specialized Loan Serving LLC

P O Box 636007

Littleton, CO 80163-6007

RE: *Deutsche Bank et al v. Jobe et al*

Winnebago County Case: 2014 CH 1057

Property Address: 2840 17th Street, Rockford, Illinois 61109

Loan Number: 1006787179

To Whom it May Concern:

As you know I represent James and Mary Jobe in the above captioned cause. I attempted to contact you today in an effort to avoid this letter and any further damages that you may be responsible for regarding your violations of the fair debt collection practices act.

To help you review what has transpired to date, I am enclosing the letter sent to you on December 9, 2015 and its enclosures, your letters dated December 21, 2015, December 24, 2015, December 29, 2015 and January 8, 2016.

I initially contacted your office after receiving the first correspondence after my letter dated December 9, 2015 but was hung up on. I was hopeful to discuss the contents of my December 9, 2015 letter. If you would have read the December 9, 2015 letter as you said you did you would have not sent the correspondence on December 21, 2015 to my client at his address. I again contacted your office today to discuss the above correspondence and was told by Joshua (Teller #19343) and Marlene (Teller #13611) that they could not discuss the matter with me because I did not have the last four of the social security number of Mr. Jobe. I tried to explain that this position was inconsistent in that the documents I was calling about were being sent directly to me, Mr. Jobe's attorney. After voicing my frustrations with your company's policy I asked to speak with your legal department but that request was denied.

542 East Grand Avenue, Beloit, Wisconsin 53511

Phone: (608) 365-7702 / (815) 389-6500 / (815) 389-4099 / Fax: (608) 365-3263

Page Two
Specialized Loan Serving LLC
January 13, 2016

In the spirit of compromise please send a check made payable to James Jobe in the amount of \$750.00 to resolve your violations of the fair debt collection practices act.

Thank you.

Sincerely,
Bolgrien, Koepke, Kimes & Livingston, LLC



Rodney W. Kimes

RWK/drc
Enclosures
cc: James & Mary Jobe
Alesia Hillyard

BOLGRIEN, KOEPKE, KIMES & LIVINGSTON, LLC

ATTORNEYS AT LAW

OFFERING LEGAL SERVICES IN WISCONSIN AND ILLINOIS

WILLIAM A. BOLGRIEN

• JAMES J. KOEPKE

• RODNEY W. KIMES

• JEFFREY E. LIVINGSTON

• Licensed to practice law in IL & WI

December 9, 2015

Specialized Loan Serving LLC
8742 Lucent Blvd., Suite 300
Highlands Ranch, CO 80129

Specialized Loan Serving LLC
P O Box 636007
Littleton, CO 80163-6007

RE: *Deutsche Bank et al v. Jobe et al*
Winnebago County Case: 2014 CH 1057
Property Address: 2840 17th Street, Rockford, Illinois 61109
Loan Number: 1006787179

To Whom it May Concern:

I represent James and Mary Jobe in the above captioned cause. Enclosed please find a copy of Notice of Motion, Motion to Amend Complaint on Its Face, Motion to Dismiss Party Defendant, Motion for Entry of Consent Judgment of Foreclosure in regard to the above reference matter.

As you can see my clients do not owe any monies, pursuant to the court's Order. Any further attempts to collect are continued violations of the fair debt collection practices act.

Please do not contact my clients. If you have any questions regarding this matter, you may contact the firm of Anselmo, Lindberg, Oliver LLC.

Thank you.

Sincerely,
Bolgrien, Koepke, Kimes & Livingston, LLC


Rodney W. Kimes

RWK/drc
Enclosures

cc: James & Mary Jobe
Alesia Hillyard



SCANNED

F13100351 SLS

IN THE CIRCUIT COURT OF THE 17TH JUDICIAL CIRCUIT
WINNEBAGO COUNTY- ROCKFORD, ILLINOIS

Deutsche Bank National Trust Company, as Trustee
for the Holders of the First Franklin Mortgage Loan
Trust 2005-FF11, Mortgage Pass-Through
Certificates, Series 2005-FF11

Plaintiff,

vs.

James Jobe aka James A. Jobe; The City of
Rockford; Mary Jobe aka Mary A. Jobe; Unknown
Owners and Non-Record Claimants

Defendants.

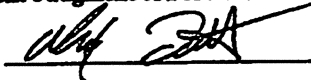
CASE NO. 14 CH 1057

2840 17th Street, Rockford, Illinois 61109

NOTICE OF MOTION

To: Attached Service List

On December 11, 2015, at 8:30am or as soon thereafter as counsel may be heard, I shall appear before the Honorable Judge Prochaska or any judge sitting in his/her stead, in the courtroom usually occupied by him/her in Room 426 at the Winnebago County Courthouse, 400 West State Street, Rockford, IL 61101 and move to present the enclosed motions and request a hearing instant: Motion to Amend on its Face, Motion to Dismiss Party Defendant, Motion for Entry of Consent Judgment of Foreclosure, Consent Judgment of Foreclosure and Order of Sale.



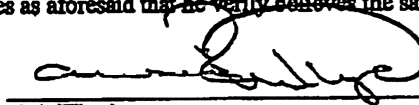
Alexander J. Toth
Attorney-at-Law, ARDC No. 6317208
Anselmo Lindberg Oliver LLC

PROOF OF SERVICE BY MAIL

THE UNDERSIGNED, being first duly sworn on oath, deposes and says that he/she caused to be served by mail a copy of this notice and referenced documents to the above named party(s) at the above named address(es) by depositing the same in the U.S. Mail at Naperville, IL 60566, with postage prepaid, on Dec 1 2015 before 5:00 PM.

VERIFICATION BY CERTIFICATION

Under penalties as provided by law pursuant to Section 1-109 of the Code of Civil Procedure, the undersigned certifies that the statements set forth in this instrument are true and correct, except as to matters therein stated to be on information and belief and as to such matters the undersigned certifies as aforesaid that he verily believes the same to be true.



Alesia Hillyard

ANSELMO LINDBERG OLIVER LLC

1771 W. Diehl Rd., Ste 120
Naperville, IL 60563-4947
630-453-6960 866-402-8661
630-428-4620 (fax)

Attorney No. Cook 58852, DuPage 293191, Kane 031-26104,
Peoria 1794, Winnebago 3802, IL 03126232

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, YOU ARE ADVISED THAT ANSELMO LINDBERG OLIVER LLC IS DEEMED TO BE A DEBT COLLECTOR FOR ITS RESPECTIVE CLIENTS AND ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

SERVICE LIST
CASE NO. 14 CH 1057

**Winnebago County
Attention: Circuit Clerk
400 West State Street
Rockford, IL 61101**

**James Jobe aka James A. Jobe
1772 Leonard Road
Rockford, IL 61109**

**The City of Rockford
425 East State Street
Rockford, IL 61104**

**Mary Jobe aka Mary A. Jobe
1772 Leonard Road
Rockford, IL 61109**

F13100351

IN THE CIRCUIT COURT OF THE 17TH JUDICIAL CIRCUIT
WINNEBAGO COUNTY- ROCKFORD, ILLINOIS

Deutsche Bank National Trust Company, as Trustee
for the Holders of the First Franklin Mortgage Loan
Trust 2005-FF11, Mortgage Pass-Through
Certificates, Series 2005-FF11

Plaintiff,

vs.

James Jobe aka James A. Jobe; The City of
Rockford; Mary Jobe aka Mary A. Jobe; Unknown
Owners and Non-Record Claimants

Defendants.

CASE NO. 14 CH 1057

2840 17th Street, Rockford, Illinois 61109

MOTION TO AMEND COMPLAINT ON ITS FACE

NOW COMES the Plaintiff, Deutsche Bank National Trust Company, as Trustee for the Holders of the First Franklin Mortgage Loan Trust 2005-FF11, Mortgage Pass-Through Certificates, Series 2005-FF11, by and through its attorneys, ANSELMO LINDBERG OLIVER LLC, and moves this Honorable Court to amend the complaint on its face. In further support thereof, Plaintiff states as follows:

1. Plaintiff filed the above action listing Deutsche Bank National Trust Company, as Trustee for the Holders of the First Franklin Mortgage Loan Trust 2005-FF11, Mortgage Pass-Through Certificates, Series 2005-FF11 as the plaintiff.
2. That the correct plaintiff at the time the lawsuit was filed should have been Deutsche Bank National Trust Company, as Trustee for FFMLT Trust 2005-FF11, Mortgage Pass-Through Certificates, Series 2005-FF11 who is the current holder of the Note and Mortgage being foreclosed.

WHEREFORE, the Plaintiff prays as follows:

1. That this Court amends the Complaint on its face to reflect Deutsche Bank National Trust Company, as Trustee for FFMLT Trust 2005-FF11, Mortgage Pass-Through Certificates, Series 2005-FF11 as the proper party plaintiff herein.
2. For such other and further relief as this Court deems just.

ANSELMO LINDBERG OLIVER LLC

1771 W. Diehl Rd., Ste 120
Naperville, IL 60563-4947
630-453-6960 866-402-8661
630-428-4620 (fax)

Attorney No. Cook 58852, DuPage 293191, Kane 031-26104,
Peoria 1794, Winnebago 3802, IL 03126232

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, YOU ARE ADVISED THAT ANSELMO LINDBERG OLIVER LLC IS DEEMED TO BE A DEBT COLLECTOR FOR ITS RESPECTIVE CLIENTS AND ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.


One of the Plaintiff's Attorneys

Alexander J. Toth
Attorney-at-Law, ARDC No. 6317208
Anselmo Lindberg Oliver LLC

F13100351 SLS

IN THE CIRCUIT COURT OF THE 17TH JUDICIAL CIRCUIT
WINNEBAGO COUNTY—ROCKFORD, ILLINOIS

Deutsche Bank National Trust Company, as
Trustee for FFMLT Trust 2005-FF11,
Mortgage Pass-Through Certificates, Series
2005-FF11

Plaintiff,

vs.

James Jobe aka James A. Jobe; The City of
Rockford; Mary Jobe aka Mary A. Jobe;
Unknown Owners and Non-Record Claimants

Defendants.

CASE NO. 14 CH 1057

2840 17th Street, Rockford, Illinois 61109

MOTION TO DISMISS PARTY DEFENDANT

NOW COMES the Plaintiff, Deutsche Bank National Trust Company, as Trustee for FFMLT Trust 2005-FF11, Mortgage Pass-Through Certificates, Series 2005-FF11, by and through its attorneys, ANSELMO LINDBERG OLIVER LLC, and moves this Honorable Court to dismiss UNKNOWN OWNERS AND NON-RECORD CLAIMANTS, as party Defendant.

WHEREFORE the Plaintiff, Deutsche Bank National Trust Company, as Trustee for FFMLT Trust 2005-FF11, Mortgage Pass-Through Certificates, Series 2005-FF11, moves this Honorable Court to dismiss UNKNOWN OWNERS AND NON-RECORD CLAIMANTS, as party defendant.

ANSELMO LINDBERG OLIVER LLC
1771 W. Diehl Rd., Ste 120
Naperville, IL 60563-4947
630-433-6960 866-402-8661
630-428-4620 (fax)
Attorney No. Cook 58852, DuPage 293191, Kane 031-26104,
Peoria 1794, Winnebago 3802, IL 03126232


One of the Plaintiff's Attorneys

Alexander J. Toth
Attorney-at-Law, ARDC No. 6317
Anselmo Lindberg Oliver LLC

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, YOU ARE ADVISED THAT ANSELMO LINDBERG OLIVER LLC IS DEEMED TO BE A DEBT COLLECTOR FOR ITS RESPECTIVE CLIENTS AND ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

F13100351 SLS

IN THE CIRCUIT COURT OF THE 17TH JUDICIAL CIRCUIT
WINNEBAGO COUNTY—ROCKFORD, ILLINOIS

Deutsche Bank National Trust Company, as
Trustee for FFMLT Trust 2005-FF11,
Mortgage Pass-Through Certificates, Series
2005-FF11

Plaintiff,

vs.

James Jobe aka James A. Jobe; The City of
Rockford; Mary Jobe aka Mary A. Jobe;
Unknown Owners and Non-Record Claimants

Defendants.

CASE NO. 14 CH 1057

2840 17th Street, Rockford, Illinois 61109

MOTION FOR ENTRY OF CONSENT JUDGMENT OF FORECLOSURE

NOW COMES the Plaintiff, Deutsche Bank National Trust Company, as Trustee for FFMLT Trust 2005-FF11, Mortgage Pass-Through Certificates, Series 2005-FF11, by and through its attorneys, Anselmo Lindberg Oliver LLC, and in support of its Motion for the Entry of Consent Judgment of Foreclosure pursuant to 735 ILCS 5/15-1402 states as follows:

1. Plaintiff filed its Complaint to Foreclose the subject mortgage on the property commonly known as 2840 17th Street, Rockford, Illinois 61109.
2. Pursuant to conversations between Plaintiff's counsel and Defense counsel, it has been deemed to be in the best interest of all parties to enter into a Consent Judgment of Foreclosure to settle and resolve any and all outstanding issues.
3. That pursuant to 735 ILCS 5/15-1402, Plaintiff has offered to the Defendant mortgagor a Consent Judgment of Foreclosure which shall be entered herein, waiving any and all rights to a personal judgment for deficiency against the mortgagor(s) and any other person(s) liable for payment of the indebtedness, and stipulating that the entry of said Consent Judgment shall operate as satisfaction of the mortgage indebtedness and will vest absolute title to the subject real estate in Plaintiff.
4. That this offer has been reaffirmed pursuant to this Motion with Notice to all parties named in these mortgage foreclosure proceedings notwithstanding any failures to appear and/or otherwise plead.

WHEREFORE, pursuant to 735 ILCS 5/15-1402, Plaintiff respectfully requests this Court grant this motion for entry of a Consent Judgment of Foreclosure which will have the effect of conveying clear and absolute title to the property to Plaintiff.

Respectfully submitted,



One of the Plaintiff's Attorneys

ANSELMO LINDBERG OLIVER LLC
1771 W. Diehl Rd., Ste 120
Naperville, IL 60563-4947
630-453-6960 866-402-8661
630-428-4620 (fax)
Attorney No. Cook 58852, DuPage 293191, Kane 031-26104,
Peoria 1794, Winnebago 3802, IL 03126232

Alexander J. Toth
Attorney-at-Law, ARDC No. 6317208
Anselmo Lindberg Oliver LLC

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, YOU ARE ADVISED THAT ANSELMO LINDBERG OLIVER LLC IS DEEMED TO BE A DEBT COLLECTOR FOR ITS RESPECTIVE CLIENTS AND ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

F13100351 SLS

IN THE CIRCUIT COURT OF THE 17TH JUDICIAL CIRCUIT
WINNEBAGO COUNTY—ROCKFORD, ILLINOIS

Deutsche Bank National Trust Company, as
Trustee for FFMLT Trust 2005-FF11,
Mortgage Pass-Through Certificates, Series
2005-FF11

Plaintiff,

vs.

James Jobe aka James A. Jobe; The City of
Rockford; Mary Jobe aka Mary A. Jobe;
Unknown Owners and Non-Record Claimants

Defendants.

CASE NO. 14 CH 1057

2840 17th Street, Rockford, Illinois 61109

STIPULATION TO ENTRY OF CONSENT JUDGMENT

James Jobe & Mary Jobe, being first duly sworn on oath state as follows:

1. That I am the mortgagor Defendant in the above entitled action.
2. That I have been advised of the ramifications and effect of the entry of a Consent Judgment of Foreclosure.
3. That I have reviewed the allegations of Plaintiff's Complaint to Foreclose Mortgage, and do hereby stipulate to those allegations.
4. That I acknowledge the entry of the Consent Judgment of Foreclosure will have the effect of conveying clear and absolute title to the Plaintiff herein and will also terminate all my interests and rights to ownership, reinstatement, redemption, and rights to possession.
5. That I understand the entry of Consent Judgment of Foreclosure and conveyance of the subject property will satisfy the indebtedness under the subject Note and Mortgage.
6. That no personal deficiency judgment may be entered against me in these proceedings and that I will have no further liability under the subject Note indebtedness.
7. That I agree to surrender possession and vacate the subject property no later than the date of entry of the Consent Judgment of Foreclosure.

8. That the subject property has not suffered any damage beyond ordinary wear and tear, none of the appliances have been removed from the premises and they will all remain after I vacate the property, and that I agree to leave the property locked, secured, and in broom-swept condition.
9. The ramifications of such actions have been explained to me and I do hereby expressly consent to the entry of the Judgment of Foreclosure by Consent pursuant to 735 ILCS 5/15-1402.
10. I am aware the entry of this Consent Judgment of Foreclosure will conclude these foreclosure proceedings. I have already considered other loss mitigation alternatives and/or I am not interested in pursuing any such alternatives as I am satisfied with the outcome of this consent judgment agreement.

James D. Fobe
Mortgagor

10-16-15
Date

Mary Ann Fobe
Mortgagor

10/16/15
Date

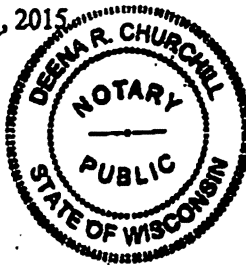
Mortgagor

Date

Subscribed and Sworn to/Affirmed before me

this 16th day of October, 2015

Deena R. Churchill
Notary Public 9-24-19



ANSELMO LINDBERG OLIVER LLC
1771 W. Diehl Rd., Ste 120
Naperville, IL 60563-4947
630-453-6960 866-402-8661
630-428-4620 (fax)
Attorney No. Cook 58852, DuPage 293191, Kane 031-26104,
Peoria 1794, Winnebago 3802, IL 03126232

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IN THE CIRCUIT COURT OF THE 17TH JUDICIAL CIRCUIT
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Deutsche Bank National Trust Company, as
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2005-FF11

Plaintiff,

vs.

James Jobe aka James A. Jobe; The City of
Rockford; Mary Jobe aka Mary A. Jobe;
Unknown Owners and Non-Record Claimants

Defendants.

CASE NO. 14 CH 1057

2840 17th Street, Rockford, Illinois 61109

STIPULATION TO ENTRY OF CONSENT JUDGMENT

I, James A. Jobe, being first duly sworn on oath state as follows:

1. That I am the mortgagor Defendant in the above entitled action.
2. That I have been advised of the ramifications and effect of the entry of a Consent Judgment of Foreclosure.
3. That I have reviewed the allegations of Plaintiff's Complaint to Foreclose Mortgage, and do hereby stipulate to those allegations.
4. That I acknowledge the entry of the Consent Judgment of Foreclosure will have the effect of conveying clear and absolute title to the Plaintiff herein and will also terminate all my interests and rights to ownership, reinstatement, redemption, and rights to possession.
5. That I understand the entry of Consent Judgment of Foreclosure and conveyance of the subject property will satisfy the indebtedness under the subject Note and Mortgage.
6. That no personal deficiency judgment may be entered against me in these proceedings and that I will have no further liability under the subject Note indebtedness.
7. That I agree to surrender possession and vacate the subject property no later than the date of entry of the Consent Judgment of Foreclosure.

8. That the subject property has not suffered any damage beyond ordinary wear and tear, none of the appliances have been removed from the premises and they will all remain after I vacate the property, and that I agree to leave the property locked, secured, and in broom-swept condition.
9. The ramifications of such actions have been explained to me and I do hereby expressly consent to the entry of the Judgment of Foreclosure by Consent pursuant to 735 ILCS 5/15-1402.
10. I am aware the entry of this Consent Judgment of Foreclosure will conclude these foreclosure proceedings. I have already considered other loss mitigation alternatives and/or I am not interested in pursuing any such alternatives as I am satisfied with the outcome of this consent judgment agreement.

[Signature]
Mortgagor

10-16-15
Date

Mortgagor

Date

Mortgagor

Date

Subscribed and Sworn to/Affirmed before me
this 16 day of October, 2015.

Deana R Churchill
Notary Public 9-24-19



ANSELMO LINDBERG OLIVER LLC
1771 W. Dixie Rd., Ste 120
Naperville, IL 60563-4947
630-433-6960 866-402-8661
630-428-4620 (fax)
Attorney No. Cook 58852, DuPage 293191, Kane 031-26104,
Peoria 1794, Winnebago 3802, IL 03126232

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F13100351 SLS

IN THE CIRCUIT COURT OF THE 17TH JUDICIAL CIRCUIT
WINNEBAGO COUNTY—ROCKFORD, ILLINOIS

Deutsche Bank National Trust Company, as
Trustee for FFMLT Trust 2005-FF11,
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2005-FF11

Plaintiff,

vs.

James Jobe aka James A. Jobe; The City of
Rockford; Mary Jobe aka Mary A. Jobe;
Unknown Owners and Non-Record Claimants

Defendants.

CASE NO. 14 CH 1057

2840 17th Street, Rockford, Illinois 61109

STIPULATION TO ENTRY OF CONSENT JUDGMENT

I, Mary A. Jobe, being first duly sworn on oath state as follows:

1. That I am the mortgagor Defendant in the above entitled action.
2. That I have been advised of the ramifications and effect of the entry of a Consent Judgment of Foreclosure.
3. That I have reviewed the allegations of Plaintiff's Complaint to Foreclose Mortgage, and do hereby stipulate to those allegations.
4. That I acknowledge the entry of the Consent Judgment of Foreclosure will have the effect of conveying clear and absolute title to the Plaintiff herein and will also terminate all my interests and rights to ownership, reinstatement, redemption, and rights to possession.
5. That I understand the entry of Consent Judgment of Foreclosure and conveyance of the subject property will satisfy the indebtedness under the subject Note and Mortgage.
6. That no personal deficiency judgment may be entered against me in these proceedings and that I will have no further liability under the subject Note indebtedness.
7. That I agree to surrender possession and vacate the subject property no later than the date of entry of the Consent Judgment of Foreclosure.

8. That the subject property has not suffered any damage beyond ordinary wear and tear, none of the appliances have been removed from the premises and they will all remain after I vacate the property, and that I agree to leave the property locked, secured, and in broom-swept condition.
9. The ramifications of such actions have been explained to me and I do hereby expressly consent to the entry of the Judgment of Foreclosure by Consent pursuant to 735 ILCS 5/15-1402.
10. I am aware the entry of this Consent Judgment of Foreclosure will conclude these foreclosure proceedings. I have already considered other loss mitigation alternatives and/or I am not interested in pursuing any such alternatives as I am satisfied with the outcome of this consent judgment agreement.

Mary Ann John
Mortgagor

10/16/15
Date

Mortgagor

Date

Mortgagor

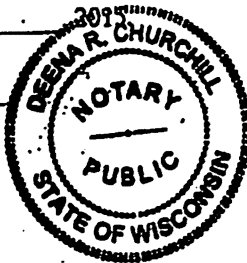
Date

Subscribed and Sworn to/Affirmed before me

this 16th day of October

Deena R. Churchill

Notary Public 9-24-19



ANSELMO LINDBERG OLIVER LLC
1771 W. Ditch Rd., Ste 120
Naperville, IL 60563-4947
630-453-6960 866-402-8661
630-428-4620 (fax)
Attorney No. Cook 58852, DuPage 293191, Kane 031-26104,
Peoria 1794, Winnebago 3802, IL 03126232

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P.O. BOX 620188
ATLANTA, GA 30362
PH: 1-800-441-4145 FAX: 1-678-475-8763
www.mycoverageinfo.com

Date: December 29, 2015

JAMES A JOBE
542 E GRAND AVE
BELOIT, WI 53511

Loan Number: 1006787179

Coverage Amount: \$309,019
Effective Date: 02/19/2016

Subject: Please update insurance information for
2840 17TH ST
ROCKFORD, IL 61109

Dear JAMES A JOBE:

Because we did not have evidence that you had hazard insurance on the property listed above, we bought insurance on your property and added the cost to your mortgage loan account. The policy that we bought is scheduled to expire. Because hazard insurance is required on your property, we intend to maintain insurance on your property by renewing or replacing the insurance we bought.

The insurance we buy:

- Will cost an estimated \$2,774.00 annually, which may be more expensive than insurance you can buy yourself.
- May not provide as much coverage as an insurance policy you buy yourself.

If you buy hazard insurance, you should immediately provide us with your insurance information. All you need to do is ask your insurance agent to include the loan number and property address above on a copy of your new/renewal policy or notice of reinstatement and fax it with a Mortgagee Clause/Lender's Loss Payable Endorsement as soon as possible to: 1-678-475-8763. You/your agent can mail the documents to:

SPECIALIZED LOAN SERVICING LLC(SLS)
ITS SUCCESSORS AND/OR ASSIGNS
P.O. BOX 620188
ATLANTA, GA 30362

Or, you may update your HAZARD insurance coverage information by accessing our website at www.MyCoverageInfo.com, PIN SLS2453.

If you have any questions, please contact us at 1-800-441-4145.

Please review the additional important information contained on the following pages of this transmittal.

RECEIVED
JAN 04 2016

The following information is being provided as a supplement to the Notice on page 1 of this document; it includes important information about the insurance on your mortgaged property.

• **PURCHASING YOUR OWN INSURANCE:**

- You have the right to independently purchase acceptable insurance from the insurance agent or company of your choice and we urge you to do so. Acceptable insurance is insurance that is equal to 100% of the estimated replacement cost to rebuild your home and other improvements on your property.
- If you have been refused coverage, ask your agent or your state's insurance department whether your state has a Fair Access to Insurance Requirements (FAIR) plan, so that you can try to get the coverage you need.

• **ESCROWING FOR INSURANCE:**

• *Applicable to Non-Escrow Only*

Per our records, you have elected to pay your insurance directly, rather than having it paid for you through an escrow account. If you are currently unable to pay your hazard insurance premium, please call us as soon as possible and ask us to set up an escrow account and advance the insurance premium for you. If you choose this option, you would repay us for the advance in your future monthly payments. We will need the contact information for your insurance agent or company as well as the amount of the premium currently due. Insurance companies allow a very short time to reinstate policies that have expired and it is important that you call us immediately if you need our assistance. We cannot pay your voluntary hazard insurance premium without your cooperation.

If you do not elect to establish an escrow account pursuant to the above paragraph for the continuation of your insurance policy, we will establish one in conjunction with the insurance we obtain and that escrow account will be charged for the premiums that we pay. As a result, your monthly mortgage payments will be increased to include the cost of this policy.

• *Applicable to Escrow*

If we purchase this insurance, your escrow account will be charged for the premiums that we pay. Please be advised that your monthly mortgage payments will be increased to include the cost of this policy.

• **THE INSURANCE WE OBTAIN:**

- The insurance we obtain will remain in effect until you provide us with evidence of acceptable coverage, at which time the policy we obtained will be cancelled, and you will receive a refund of any unearned premium.

Even if you obtain coverage that is acceptable to us, please be aware that if there is a gap between the cancellation of your insurance and the effective date of your new coverage, you will be charged for the coverage that we purchased to cover that gap period.

- The cost of the insurance we obtain is likely to be much higher than the cost of coverage you could obtain on your own. This is because the insurance we purchase is issued automatically without evaluating the risk of insuring your property.
- The hazard insurance we obtain will not cover any amount you feel your home is worth in excess of the amount of dwelling coverage that you previously obtained and we entered on our records. If you have information to verify that the amount of coverage should be different please let us know, in writing, at the address in this notice. If we did not know the last amount of insurance coverage you obtained, we will purchase coverage in the amount of the unpaid principal balance of your loan on the date we request the insurance coverage to begin. Although such coverage does not meet our property insurance requirements, we will purchase it as a default in the absence of information allowing for acceptable coverage for your property. We will charge you the cost of such insurance. This does not in any way relieve you of your obligation to provide coverage acceptable to us.

- The hazard insurance we obtain will cover only the structure of your home (e.g. the building, walls, floors, roof and permanent attachments).
 - It will not cover your furniture or any of your other personal belongings.
 - It will not cover the cost of temporarily living outside of your home because it was damaged and is being repaired.
 - It will not cover any liability incurred by you personally to someone who is injured while on your property.
- Specialized Loan Servicing LLC ("SLS") will be an insured on the policy and may be the named insured. The insurance we obtain may provide benefits to you but is primarily for the benefit of SLS. If you incur property damage or loss, you may not have adequate coverage for any damages that you suffer because SLS will be paid first.
- The policy we obtain will supersede any lender coverage remaining in effect under your previous policy.
- **IMPORTANT BANKRUPTCY INFORMATION:**
 - If you or your account is subject to pending bankruptcy proceedings, or if you received a bankruptcy discharge, this letter is for informational purposes only and is not an attempt to collect a debt.
- **FAIR DEBT COLLECTION PRACTICES ACT DISCLOSURE:**
 - SLS is required by the Fair Debt Collection Practices Act to inform you that, as your loan servicer, we are attempting to collect a debt, and any information obtained will be used for that purpose. However, if you have received a discharge from bankruptcy, and the loan was not reaffirmed in the bankruptcy case, SLS will only exercise its rights against the property and is not attempting any act to collect the discharged debt from you personally.
 - With respect to those loans located in the State of California, the state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.
- **IMPORTANT STATE INFORMATION:**
 - Your state may offer a FAIR plan which may offer coverage on your property at a lower cost. Contact your state FAIR Plan association or Department of Insurance for additional details on FAIR plan coverage.
 - Please be advised that the lender-placed carrier providing the coverage referenced above may be staffing our customer service telephone lines.

WE HOPE YOU'LL AGREE THAT OBTAINING YOUR OWN INSURANCE IS IN YOUR BEST INTEREST.

We strongly recommend that you obtain your own insurance coverage. If you have questions, or need any additional information, please feel free to call our Insurance Center toll-free at 1-800-441-4145, Monday through Friday, 6:00 a.m. until 6:00 p.m. MT.

Sincerely,

Insurance Center

BANKRUPTCY NOTICE - IF YOU ARE A CUSTOMER IN BANKRUPTCY OR A CUSTOMER WHO HAS RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT: PLEASE BE ADVISED THAT THIS NOTICE IS TO ADVISE YOU OF THE STATUS OF YOUR MORTGAGE LOAN. THIS NOTICE CONSTITUTES NEITHER A DEMAND FOR PAYMENT NOR A NOTICE OF PERSONAL LIABILITY TO ANY RECIPIENT HEREOF, WHO MIGHT HAVE RECEIVED A DISCHARGE OF SUCH DEBT IN ACCORDANCE WITH APPLICABLE BANKRUPTCY LAWS OR WHO MIGHT BE SUBJECT TO THE AUTOMATIC STAY OF SECTION 362 OF THE UNITED STATES BANKRUPTCY CODE. HOWEVER, IT MAY BE A NOTICE OF POSSIBLE ENFORCEMENT OF THE LIEN AGAINST THE COLLATERAL PROPERTY, WHICH HAS NOT BEEN DISCHARGED IN YOUR BANKRUPTCY. IF YOU HAVE QUESTIONS, PLEASE CONTACT US AT 1-800-306-6057.

SPECIALIZED LOAN SERVICING LLC
INSURANCE CENTER
P.O. BOX 620188
ATLANTA, GA 30362

000156
JAMES A JOBE
542 E GRAND AVE
BELOIT, WI 53511

Re: 1006787179



CL 03-16 12/21/15 1006787179



12/21/15

JAMES A JOBE
108 FOXGLOVE LN
DAVIS JCT IL 61020

RE: Loan Number: 1006787179

Dear Borrower(s),

This letter is in response to your correspondence regarding the above referenced loan, which was received in our office on 12/21/15.

Specialized Loan Servicing LLC (SLS) has received your cease and desist request. Accordingly, effective 12/21/15, your home and work telephone numbers have been removed from our records and you will no longer receive collection calls of any kind. Our only communication to you regarding your mortgage loan will be through written correspondence henceforth.

If you have any questions regarding this information, please contact Customer Care toll free at 800-315-4757, Monday through Friday, 6:00 a.m. until 6:00 p.m. MST or TDD 800-268-9419, Monday through Friday, 8:00 a.m. until 5:00 p.m. MST.

Sincerely,

Customer Care Support
Specialized Loan Servicing, LLC

BANKRUPTCY NOTICE- IF YOU ARE A CUSTOMER IN BANKRUPTCY OR A CUSTOMER WHO HAS RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT: PLEASE BE ADVISED THAT THIS NOTICE IS TO ADVISE YOU OF THE STATUS OF YOUR MORTGAGE LOAN. THIS NOTICE CONSTITUTES NEITHER A DEMAND FOR PAYMENT NOR A NOTICE OF PERSONAL LIABILITY TO ANY RECIPIENT HEREOF, WHO MIGHT HAVE RECEIVED A DISCHARGE OF SUCH DEBT IN ACCORDANCE WITH APPLICABLE BANKRUPTCY LAWS OR WHO MIGHT BE SUBJECT TO THE AUTOMATIC STAY OF SECTION 362 OF THE UNITED STATES BANKRUPTCY CODE. HOWEVER, IT MAY BE A NOTICE OF POSSIBLE ENFORCEMENT OF THE LIEN AGAINST THE COLLATERAL PROPERTY, WHICH HAS NOT BEEN DISCHARGED IN YOUR BANKRUPTCY. IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT OUR CUSTOMER CARE CENTER AT 800-306-6057.

8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129
Direct 800-315-4757 Fax 720-241-7218

SPECIALIZED LOAN SERVICING LLC
INSURANCE CENTER
P.O. BOX 620188
ATLANTA, GA 30362

000218
JAMES A JOBE
542 E GRAND AVE
BELOIT, WI 53511

Re: 1006787179

RECEIVED
JAN 04 2016

BY:.....



GENERAL CHANGE ENDORSEMENT**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

Attached to and forming a part of

Policy No.: MLR15006847524	Borrower: JAMES A JOBE
Endorsement Effective: 12/24/2015 12:01 AM Standard Time	Loan Number: 1006787179

This endorsement provides only those changes where an ☒ appears.

- ☐ 1. Effective dates are amended/corrected as shown below:
- ☐ 2. Add endorsement as shown below:
- ☐ 3. Delete endorsement as shown below:
- ☐ 4. Deductible is amended/corrected as shown below:
- ☐ 5. Limit of Liability is amended/corrected as shown below:
- ☒ 6. Mailing Address is amended/corrected as shown below:
- ☐ 7. Described Location is amended/corrected as shown below:
- ☐ 8. First Named Insured is amended/corrected as shown below:
- ☐ 9. Borrower is amended/corrected as shown below:
- ☐ 10. Major Number/Producer Number/Account Code is amended/corrected as shown below:
- ☐ 11. Loan Number is amended/corrected as shown below:

**IT IS HEREBY UNDERSTOOD AND AGREED THAT
THE MAILING ADDRESS IS AMENDED TO READ:**

JAMES A JOBE
542 E GRAND AVE
BELOIT, WI 53511

Mortgagee: SPECIALIZED LOAN SERVICING LLC(SLS)
ITS SUCCESSORS AND/OR ASSIGNS
P.O. BOX 620188
ATLANTA, GA 30362

**ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.
PLEASE ATTACH THIS ENDORSEMENT TO YOUR POLICY.**

12/24/2015

Date



*Madeline
TEU # 1364*
*(Joshua Doe)
TEU 19343*

8742 Lucent Boulevard - Suite 300 - Highlands Ranch, CO 80128

800-306-6059

720-241-7526

January 8, 2016

003013

JAMES A JOBE

542 E GRAND AVE
BELOIT, WI 53511

RE: Loan Number: 1006787179

Property Address:
2840 17TH ST
ROCKFORD, IL 61109

Dear JAMES A JOBE,

According to our records, the above-referenced mortgage account is delinquent. Specialized Loan Servicing LLC ("SLS") is encouraging you to contact us to discuss possible loss mitigation options. Please call us today to learn more about your options and instructions for how to apply. The longer you wait, or the further you fall behind on your payments, the harder it will be to find a solution.

For help exploring your options, the Federal government provides contact information for housing counselors, which you can access by contacting the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgagehelp or the Department of Housing and Urban Development ("HUD") at www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm or by calling HUD at 1-800-569-4287.

If you have questions concerning this letter or need further assistance, you may contact our Customer Resolution Department at 1-800-306-6059 Monday through Friday, 6:00 a.m. until 9:00 p.m. MT. Saturday 6:00 a.m. until 12:00 p.m. MT. SLS accepts calls from relay services on behalf of hearing impaired borrowers.

You may also contact SLS or request assistance at:

Mall	Fax	Email	Web
8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80128	1-720-241-7526 (Page limit per transmission is 25 pages)	crdocs@sls.net	www.sls.net

Sincerely,

Customer Resolution Department
Specialized Loan Servicing LLC →

PLEASE SEE IMPORTANT DISCLOSURES ON THE FOLLOWING PAGE

RECEIVED
JAN 12 2016
BY: _____



8742 Lucent Boulevard • Suite 300 • Highlands Ranch, CO 80129

800-308-6059

720-241-7526

SPECIALIZED LOAN SERVICING LLC IS REQUIRED BY FEDERAL LAW TO ADVISE YOU THAT THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

BANKRUPTCY NOTICE - IF YOU ARE A CUSTOMER IN BANKRUPTCY OR A CUSTOMER WHO HAS RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT: PLEASE BE ADVISED THAT THIS NOTICE IS TO ADVISE YOU OF THE STATUS OF YOUR MORTGAGE LOAN. THIS NOTICE CONSTITUTES NEITHER A DEMAND FOR PAYMENT NOR A NOTICE OF PERSONAL LIABILITY TO ANY RECIPIENT HEREOF, WHO MIGHT HAVE RECEIVED A DISCHARGE OF SUCH DEBT IN ACCORDANCE WITH APPLICABLE BANKRUPTCY LAWS OR WHO MIGHT BE SUBJECT TO THE AUTOMATIC STAY OF SECTION 362 OF THE UNITED STATES BANKRUPTCY CODE. HOWEVER, IT MAY BE A NOTICE OF POSSIBLE ENFORCEMENT OF THE LIEN AGAINST THE COLLATERAL PROPERTY, WHICH HAS NOT BEEN DISCHARGED IN YOUR BANKRUPTCY. IF YOU HAVE QUESTIONS, PLEASE CONTACT US AT 1-800-308-6057

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is Bureau of Consumer Financial Protection, 1700 G Street NW., Washington DC, 20552.

Important Notice to Servicemembers and Their Dependents

If you or any occupant of your home are or recently were on active duty or active service, you may be eligible for benefits and protections under the federal Servicemembers Civil Relief Act (SCRA). This includes protection from foreclosure or eviction. You may also be eligible for benefits and protections under state law or investor policy. SCRA and state Military benefits and protections also may be available if you are the dependent of an eligible Servicemember.

Eligible service may include:

- Active duty with the Army, Navy, Air Force, Marine Corps, or Coast Guard, or
- Active service as a commissioned officer of the National Oceanic and Atmospheric Administration, or
- Active service as a commissioned officer of the Public Health Service, or
- Service with the forces of a nation with which the United States is allied in a war or Military action, or
- Service with the National Guard of a state militia under a state call of duty, or
- Any period when you are absent from duty because of sickness, wounds, leave, or other lawful cause.

For more information, please call SLS at 1-800-308-6059.

NOTICES OF ERROR AND REQUESTS FOR INFORMATION (INCLUDING QUALIFIED WRITTEN REQUESTS), MUST BE SUBMITTED IN WRITING TO: SPECIALIZED LOAN SERVICING LLC, P.O. BOX 630147, LITTLETON, CO 80163-0147

6742 Lucard Bc[®]

Box 300, Montezuma Ranch, CO 81229

To obtain information about your account, contact SLJ at 1-800-300-8259 or visit our website at www.slj.net.
SLJ accepts calls from relay services on behalf of hearing hearingless members.

Mortgage Statement
Statement Date: 11/15/15

• OFFICIAL BUSINESS •
JAMES A JOSE
108 FOXGLOVE LN
DAVIS JCT IL 61020-8500

Այսպիսով, դուք փնտրում եք մի քանի բան:

Account Number 1006757179
Payment Due Date 12/01/18
Total Amount Due * **\$53,703.98**
* If payment is received after 12/15/18, \$3.00 late fee will be charged.

Property Address:
2848 17TH ST
ROCKFORD IL 61109

Account Information	
Outstanding Principal	\$71,351.35
Borrow Balance	\$-10,068.62
Partial Payment (Refund)*	\$0.00
Deferred Principal	\$0.00
Deferred Interest	\$0.00
Other Deferred Amounts	\$0.00
Interest Rate	7.375%
Prepayment Penalty	No

Explanation of Amount Due	
Principal	\$193.68
Interest	\$422.95
Growth (for Taxes and Insurance)	\$736.45
Optional Product	\$0.00
Regular Monthly Payment	\$1,238.94
Total How Much Charged	\$620.00
Paid On Account	\$32,336.04
Partial Payment (downpayment)	\$0.00
TOTAL AMOUNT DUE :	\$53,703.98

Transacting Activity 10/22/83 to 11/18/83

Date	Description	Total	Interest	Principal	Escrow (for Taxes and Insurance)	Optional Product	Fees/Charges	Partial Payment (Residual)
10/25/05	EXPENSE ADVANCE BLUEBERRY PROPERTY PRESERVATION & REEDS WARMED PRO INSPECTION FEE	\$0.00	0.00	0.00	0.00	0.00	\$0.00	0.00
10/25/05		-0.65	0.00	0.00	0.00	0.00	-0.65	0.00

Post-Prayer Vigil:

	Paid Last Month	Paid Year to Date
Principal		
Interest		
Other (Gains and Losses)		
Income Statement (Net Income)		
Balance Sheet (Assets)		
Income Statement (Expenses)		
Total		

Important Messages:

You are currently due for the 65.1% payment.

* **Partial Prepayment** Any partial payments that you make are not applied to your mortgage, but instead are held in a suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage. However, if the loan is in foreclosure, certain funds are reserved pursuant to an agreed upon loss mitigation program, any additional funds received will be advanced to you.

* Amount to bring loan current. Please note, if your amount is past due, this amount may not include all fees or other amounts necessary to fully reinstate your loan. Please contact GLS at 1-800-305-5050 for a full reinstatement quote.

2002-2003

If You Are Experiencing Financial Difficulty: You may contact the U.S. Department of Housing and Urban Development (HUD) for a list of homeownership counselors or counseling organizations in your area, call 1-800-685-4287 or go to <http://www.hud.gov> and click on the link "Financial Help."

You are late on your mortgage payments. Failure to bring your loan current may result in loss and foreclosure - the loss of your home. As of November 18, 2015 you are 1204 days delinquent on your mortgage loan. Your loan is in foreclosure, the first notice or first legal filing has been completed on your loan.

Recent Award History

- Past due amount as of 08/01/15: \$37,643.74
- Payment due 07/01/15: Amount Due \$1,288.94
- Payment due 08/01/15: Amount Due \$1,288.94
- Payment due 09/01/15: Amount Due \$1,288.94
- Payment due 10/01/15: Amount Due \$1,288.94
- Payment due 11/01/15: Amount Due \$1,288.94
- 12/01/15: Current Payment Due \$1,288.94
- Total Unpaid Fees, Charges, and Unreserved Escrow Amount: \$8,326.00
- Total \$43,709.58 due. You must pay this amount to bring your loan current.

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION AND DISCLOSURES

MONTHLY PAYMENT NOTICE

SPECIALIZED LOAN SERVICES LLC
P O BOX 65007
LITTLETON, CO 80133-0007

☐ Check if your address has changed and fill out form on reverse side, signature required.

LOAN NUMBER: 1005787179
DATE: 11/18/18

2849 17TH ST
ROCKFORD IL 61103

Please contact SLS at 1-800-306-6059 for a full reinstatement quote.

SPECIALIZED LOAN SERVICES LLC
P O BOX 83007
LITTLETON CO 80183-0007

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To obtain information about your account, contact SLS at 1-800-308-6059 or visit our website at www.sls.net. SLS accepts calls from relay services on behalf of hearing impaired customers.

Mortgage Statement
Statement Date: 12/15/15

JAMES A JOBE
108 FOXGLOVE LN
DAVIS JCT IL 61020-8500

[illegible]

Property Address:
2940 17TH ST
ROCKFORD IL 61109

Account Information	
Outstanding Principal	\$71,391.35
Escrow Balance	\$-19,668.62
Partial Payment (Penalty)*	\$0.00
Deferred Principal	\$0.00
Deferred Interest	\$0.00
Other Deferred Amounts	\$0.00
Interest Rate	7.375%
Prepayment Penalty	N/A

Explanation of Account Due	
Principal	\$130.47
Interest	\$422.07
Growth (for Taxes and Insurance)	\$452.11
Optional Product	\$0.00
Register Monthly Payment	\$1,004.05
Total New Fees Charged	\$46.35
Past Due Amounts	\$53,703.58
Pending Payment (Suspense)*	\$0.00
TOTAL AMOUNT DUE :	\$54,754.98

Transaction Activity (11/22/15 to 12/15/15)								
Date	Description	Total	Interest	Principal	Escrow (for Taxes and Insurance)	Optional Product	Fees/Charges	Partial Payment (Overpayment)
12/04/15	EXPENSE ADVANCE (BILLY) PROPERTY PRESERVATION B	35.00	0.00	0.00	0.00	0.00	35.00	0.00
11/22/15	FEE-BILLY DROP INSPECTION FEE	11.35	0.00	0.00	0.00	0.00	11.35	0.00

Past Payments Breakdown		Paid Last Month	Paid Year to Date
Payroll		\$2,000	\$20,000
Interest		\$1,000	\$10,000
Energy (Water and Sewerage)		\$500	\$5,000
Food (Groceries and Special Events)		\$500	\$5,000
Phone (Personal Expenses)		\$500	\$5,000
Gas		\$500	\$5,000

Important Message:

1 For any emergency due to the COVID-19 pandemic:

* **Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage. However, if the loan is in foreclosure, unless funds are received pursuant to an agreed upon loss mitigation program, any additional funds received will be returned to you.

* **Amount to bring loan current:** Please note, if your account is past due, the amount may not include all of your other accounts necessary to fully reimburse your loan. Please contact 800.414.5000-336-0659 for a full reinstatement quote.

"Delinquency Notice"

If You Are Experiencing Financial Difficulty: You may contact the U.S. Department of Housing and Urban Development (HUD) for a list of homeownership counselors or counseling organizations in your area, call 1-800-693-4227 or go to www.hud.gov/secretary/secretaryofhousing.htm

You are late on your mortgage payments. Failure to bring your loan current may result in loss and foreclosure - the loss of your home. As of December 12, 2010 you are 1234 days delinquent on your mortgage loan. Your loan is in foreclosure, the first notice or first legal filing has been completed on your loan.

Recent Account History

- Past due amount as of 07/01/15: \$38,932.88
- Payment due 08/01/15: Amount Due \$1,268.94
- Payment due 09/01/15: Amount Due \$1,268.94
- Payment due 10/01/15: Amount Due \$1,268.94
- Payment due 11/01/15: Amount Due \$1,268.94
- Payment due 12/01/15: Amount Due \$1,268.94
- 01/01/16: Current Payment Due \$1,004.69
- Total Unpaid Fees, Charges, and Uncollected Borrow Amount: \$8,372.83
- Total \$54,754.68 due. You must pay this amount to bring your loan current.

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION AND DISCLOSURES.

MONTHLY PAYMENT NOTICE

**SPECIALIZED LOAN SERVICES LLC
P O BOX 55007
LITTLETON, CO 80155-0007**

☐ Check if your address has changed and fill out form on reverse side, otherwise voided.

LOAN NUMBER: 1008787178
DATE: 12/18/15

2840 17TH ST
ROCKFORD IL 61109

Please contact SLJ at 1-800-368-6259 for a full reinstatement quote.

SPECIALIZED LOAN SERVICES LLC
P O BOX 638007
LITTLETON CO 80163-6007

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